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Illinois Issues

A publication of the University of Illinois at Springfield

A spectacular collapse

**How the
quest
for the
American
Dream
led to a
national
economic
nightmare**

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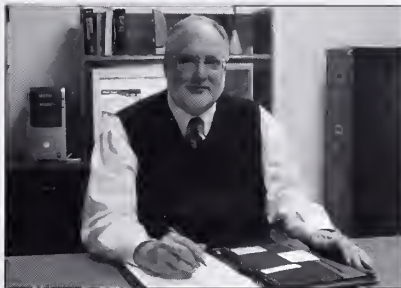
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Dana Hempel



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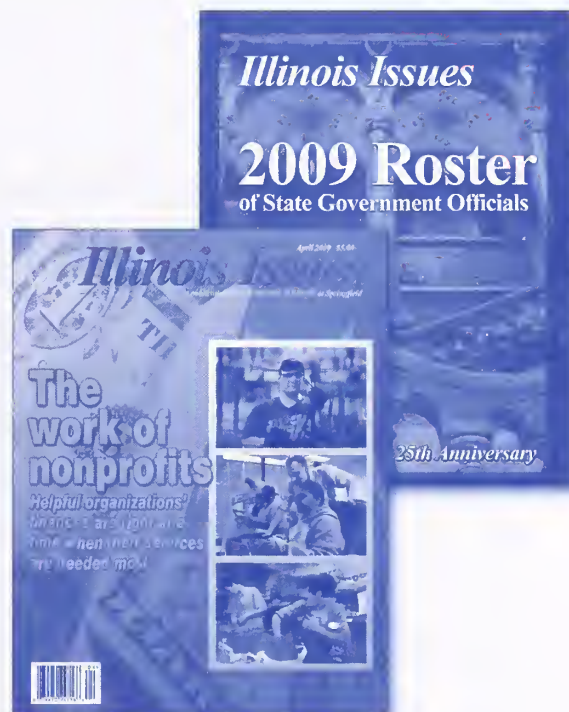
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spectrum are the Baby Boomers who are reaching retirement age — or at least what they thought it would be before their 401(k) accounts began to shrivel like once-green leaves after a late-autumn cold snap.

Their 401(k) accounts are the only connection many Americans have with the stock market. The accounts are named after a section of the Internal Revenue Code that was established in 1978 as a savings vehicle to allow



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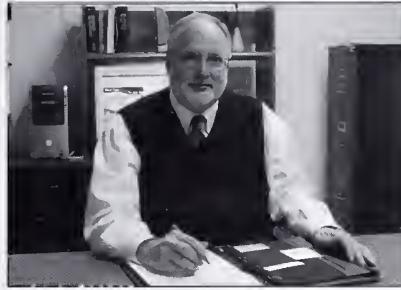
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Dana Heupel



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Employers need creative solutions to keep the fountain of youth flowing

by Dana Heupel

The economic implosion over the last 20 months caught many of us by surprise. We had confidently ridden the stock market's ascent to the heady all-time highs of the Dow Jones Industrial and Standard & Poor's 500 indexes in October 2007, and then hung on dearly as those numbers plummeted to 13-year lows earlier this year. The roller-coaster ride left many of us dizzy and wondering what in the world had happened. Not to mention a whole lot less financially solvent.

For our cover story this month, we asked Washington, D.C.-based writer Dan Vock to analyze what caused the collapse, as well as what the recession has meant to Illinoisans, and report it in terms that are understandable to those of us who weren't economics majors. He consulted financial experts and pored over congressional testimony, position papers, news accounts and federal and business reports to assemble his findings, which appear on page 16.

Hilary Russell, one of our master's degree interns in the Public Affairs Reporting program at the University of Illinois at Springfield, also looks at another result of the economic crisis: student loan defaults.

On the other end of the employment spectrum are the Baby Boomers who are reaching retirement age — at least what they thought it would be before their 401(k) accounts began to shrivel like once-green leaves after a late-autumn cold snap.

As our colleges and universities dispatch another class of students into the working world this month, many new graduates are saddled with huge student loans and face diminished prospects of being able to repay them in an uncertain job market.

On the other end of the employment spectrum are the Baby Boomers who are reaching retirement age — or at least what they thought it would be before their 401(k) accounts began to shrivel like once-green leaves after a late-autumn cold snap.

A study released in February by the American Institute of Certified Public Accountants shows that nearly 35 percent of their clients are postponing retirement because of the economic downturn. That number has increased by 3 percentage points from a year earlier, during the recession's early days.

Another analysis published in February by the nonprofit Employee Benefit Research Institute said the S&P 500 lost 37 percent of its value in 2008, which translated into corresponding losses in 401(k) retirement accounts. Those losses became even more severe early this year, but as of this writing, the S&P index has rebounded to near its New Year's Day level, so the 37 percent loss is still probably a valid estimate. Among those hardest hit during the 20-month slide were 401(k) account holders who are nearing retirement age and had "exceptionally high exposure" to equity investments, the study said.

Their 401(k) accounts are the only connection many Americans have with the stock market. The accounts are named after a section of the Internal Revenue Code that was established in 1978 as a savings vehicle to allow

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employees to postpone paying taxes on any portion of their income they receive as deferred compensation rather than direct cash payments. In the early '80s, many employers began replacing their workers' defined benefit retirement plans with 401(k) accounts, matching some or all of their employees' contributions.

As employers suffered economic misfortunes of their own over the past year and a half, many stopped contributing their portions to employees' 401(k)s. That will only add to the difficult task that many older employees face in rebuilding their accounts.

Many senior employees will have to work longer and postpone their retirements. And that will affect the nation's economy for years to come, even when the hard times improve.

With many older workers staying in their jobs longer than they had expected, the workforce won't experience its normal churn, where younger employees are hired to fill positions vacated by retirees, and where midlevel employees are promoted into positions of greater responsibility within organizations. In an already tough job market, that translates into even fewer opportunities for both younger and midlevel employees.

And for the organizations, that means they won't be re-energized and revitalized by younger, enthusiastic workers who bring fresh eyes and new ideas to bear in solving the ongoing challenges that organizations face.

I'm reluctant to concede that those of us with gray in what little hair we have left are no longer able to adapt to changing business conditions and technology. But I'm the first to acknowledge that our organizations could benefit by more input from workers who have never known a time when personal computers, cell phones and electronic communication weren't a daily fact of life.

It is a natural progression for older employees to step aside and younger ones to take their places. When that isn't occurring, not only will younger workers face more difficulties in building their lives, organizations will stagnate.

The effect on organizations could become dangerous as both younger and older workers become disillusioned: the former by the lack of employment opportunities, and the latter as they watch their dreams of relaxing during their autumn years — dreams they had thought they were about to achieve — fade into the drudgery of another day of work at jobs they had thought they were going to leave behind.

Left too long to fester, that disillusionment on both ends of the employment spectrum could eventually turn into anger and resentment, causing even more damage to the workers, the organizations and society at large.

The solution is not to throw older employees onto the street to make room for newer blood. Aside from being morally reprehensible, that would only create a class of unemployed and nearly destitute older workers whose savings will run out long before their life spans do.

Two-thirds of the older workers who are now delaying their retirements say they won't wait more than five years, according to the American Institute of Certified Public Accountants' study. During that time, even if the economy stays in its current doldrums, businesses and other employers need to look for creative opportunities — whether through part-time work, contracts or other efforts — to allow younger workers to gain some experience in their organizations. The organizations also must seek opportunities — whether through early retirement offers or part-time work — to ease the now-painful transition into retirement for older employees who have lost much of their life savings in the stock market collapse and the value of their largest single investments — their homes — in the real estate crash.

That may be the only way that the once-normal rejuvenation process in American businesses will resume anytime soon.

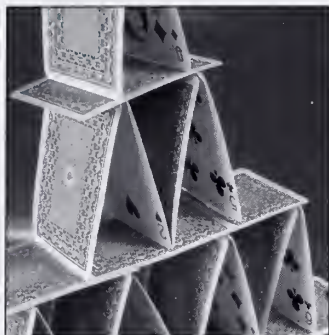
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Bethany Jaeger



Quinn has focused on replacing policies, not just people

by Bethany Jaeger

Gov. Pat Quinn is a breath of fresh air after the impeachment and removal of former Gov. Rod Blagojevich. While Quinn has revived at least some of the cooperative spirit in the Capitol, GOP Sen. Dave Luechtefeld of Okawville said last month that the expectation was for Quinn to purge agencies of “bad appointments” after a decade of alleged corruption under Blagojevich and former Gov. George Ryan, a convicted felon.

Quinn took the oath of office January 29. Within the first few months, he named six new agency directors, two of whom play integral roles in using federal stimulus funds. Yet, about two dozen top agency officials hired by the two prior governors remained in place in mid-May.

Reviewing thousands of state workers, as well as members of 277 state boards and commissions, to decide who stays and who goes seems to have taken a back seat to managing an operating deficit of at least \$11.5 billion, as well as a major construction program and a government reform initiative.

House Speaker Michael Madigan advanced legislation to force Quinn to move faster. Quinn has gradually made personnel changes while pursuing policy changes. It will take both to turn the tide of Illinois’ culture of corruption.

The administration is putting more information, including the names of all members of state boards and commissions, online. Quinn also appointed a

Quinn has gradually made personnel changes while pursuing policy changes. It will take both to turn the tide of Illinois’ culture of corruption.

Taxpayer Action Board to review, among other things, whether the state needs some 200 boards and commissions and whether members are appropriately paid. Education Labor Relations Board members, for example, earn about \$90,000 for 12 meetings a year, while members of the Illinois State Board of Education are unpaid.

Jerry Stermer, Quinn’s chief of staff, said during a legislative hearing last month that Quinn is focused on “reform, responsibility and recovery.” He also explained why some high-profile Blagojevich appointees remain on the payroll.

“The governor feels that we have a crisis on our hands, one that we must address, and that all hands be on deck. If people are doing their job in an honest, open and ethical way — following the laws and procedures established by this legislature to implement the programs that are part of the law and that are important to the people of Illinois within the appropriations that are available —

he’s wanting those people to be part of our team.”

But Rep. Jack Franks, a Woodstock Democrat, wanted answers from directors whose agencies are specifically mentioned in the House’s report recommending Blagojevich’s impeachment.

“I am disturbed that those who enabled Blagojevich to break the law — and even worse, the public trust — are still serving, often in the same capacities,” Franks said. “We want to know what, if anything, has changed.”

Barry Maram, Blagojevich’s appointee to direct the Department of Healthcare and Family Services, was involved in an attempt to expand state-sponsored health care to middle-income families without legislative approval or specific funding. Blagojevich’s administration was sued because of it.

Maram said the program was not an initiative of his agency but of the governor’s office, and it was coordinated with legal counsel. “I had no play in the legal decisions or strategizing,” Maram said, later adding: “FamilyCare frustrated me. We have been a team with [the legislature] on every other matter I can think of, and we will continue to be.”

Quinn’s legal team is trying to settle the lawsuit, and he worked with the legislature to expand health care to families of four making \$40,000 a year or less to prevent them from losing health care because of the legal battle.

According to federal allegations, Blagojevich's office also directed Maram's agency to withhold about \$8 million from a children's hospital in an alleged scheme to squeeze a hospital administrator for a campaign donation.

Maram said he had no idea about the political motivation until he read Blagojevich's federal indictment, and he immediately ordered the release of the money.

Maram is not charged with wrongdoing, and many committee members believed he was following orders.

The panel also questioned **Brian Hamer**, the Department of Revenue director, about how his agency handled an exclusive state contract for PepsiCo to provide all beverages to state facilities. Details were so slim that a state audit couldn't determine why Pepsi got the contract rather than Coca-Cola and whether it was "in the state's best interests."

Quinn's office has since worked closely with the legislature to draft procurement reforms designed to insulate the process from political influence, including using an independent contract monitor to ensure transparency and to expose violations.

But Quinn wasn't cleaning house fast enough for Madigan. He sponsored **HB 4450**, which was advancing through the legislature at press time, to force Quinn to review as many as 3,000 high-level state employees and appointees within 60 days. Individuals could reapply for their positions, and Quinn could reappoint members, pending Senate confirmations. Anyone left over would be fired.

Quinn said last month that the legislation "actually helps the process" and that he expected it to pass. "I think it helps us to take boards and commissions where individuals are appointed to set terms that may not expire for years to come and give me an opportunity to evaluate those people who are appointed either by Rod Blagojevich or George Ryan."

But Charlie Wheeler, longtime Statehouse reporter and director of the Public Affairs Reporting graduate program at the University of Illinois at Springfield, questions whether the legislation violates the constitutional separation of powers.

"Even under the circumstances, I don't think it's appropriate for the legislature to come in and fire all these people," he says. "That's up to the governor to do."

Quinn's slow pace of appointments is telling: He's occupied by a record-setting budget deficit and a deep economic recession. But voters could perceive the delay as a failure to "fumigate" the state.

Within a week of taking office, Quinn took a swipe at Blagojevich by replacing his Department of Natural Resources director, former Rep. **Kurt Granberg**. The Carlyle Democrat retired from the legislature in anticipation of the appointment and received a \$40,000 pension boost because of his new position. Quinn said Granberg wasn't qualified, and legislators approved a measure to prevent future appointees from receiving higher benefits for minimal time in new jobs.

Quinn replaced Granberg with **Marc Miller**, an avid outdoorsman (see *Illinois Issues*, March, page 34). Within a month, Miller and Quinn announced the reopening of seven state parks that Blagojevich had closed.

Quinn's second appointment sailed through the Senate confirmation process and builds a sturdy bridge between the executive and legislative branches. Former Rep. **Gary Hannig**, a Litchfield Democrat, was confirmed as transportation secretary, replacing Blagojevich appointee **Milton Sees**.

Hannig previously served as a top Madigan adviser and chief budget negotiator for House Democrats. The certified public accountant is widely respected by Republicans and Democrats. While senators praised his qualifications, they questioned his approach to reviewing Department of Transportation employees.

Hannig testified that Quinn told him that he should evaluate employees not on whether they're "Rod Blagojevich people" but on the way they do their jobs.

Warren Ribley also was recommended for confirmation as director of the Department of Economic Opportunity, the state's economic development agency. He replaces **Jack Lavin**, who became Quinn's chief operating officer.

Ribley worked with the current gover-

nor during Quinn's tenure as state treasurer in the early 1990s. He also worked closely with Lavin, whom Blagojevich appointed to head the Department of Commerce and Economic Opportunity. Both consider Quinn a close friend.

"It's almost like when you work for Pat Quinn once, you never stop working for him," Ribley said last month.

The same can be true of nearly all of Quinn's top staffers, as well as a longtime friend and current president of the Illinois Finance Authority, **John Filan**. Quinn didn't appoint Filan (he was internally elected), but Madigan questions why Filan is still serving when he was a driving force behind many of Blagojevich's controversial budget proposals.

Quinn selected a complete outsider when appointing **Jonathan Monken**, a decorated combat veteran, to replace longtime officer **Larry Trent** to lead the Illinois State Police (See *Illinois Issues*, May, page 34). The move struck legislators because Monken, 29, has never worked in law enforcement.

But Quinn, a tireless advocate for veterans, defends Monken's experience in Iraq, including leading 110 combat missions without losing a single soldier.

Monken had not yet been confirmed by the Senate at press time.

Sen. Tony Munoz, chairman of the committee that reviews gubernatorial appointments, says members aren't ready to confirm Monken because they have reservations about his ability to lead roughly 4,000 state troopers and manage the state's response to major catastrophes.

"I think the governor's got a good heart," Munoz says. "He loves veterans, as we all know. That's a great thing. You just have to make sure that when you appoint somebody to a certain department that they can have some of the qualifications and know how to handle the department, that's all."

Quinn's slow pace of appointments is telling: He's occupied by a record-setting budget deficit and a deep economic recession. But voters could perceive the delay as a failure to "fumigate" the state.

Then again, he has avoided committing "guilt by association." And he's pursuing policy changes in an effort to prevent history from repeating itself — again. □

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KEY: Fed Reg = Federal Regulatory Law; Gaming/Casino = Gaming & Casino Law; Gov't/Muni/Lobby = Governmental, Municipal, Lobbying & Administrative Law; Min & Nat Resource = Mineral & Natural Resource Law; Pub Finance = Public Finance Law; Pub Utilities = Public Utilities Law: Gas/Water/Electric; School = School Law; Telecom = Telecommunications Law

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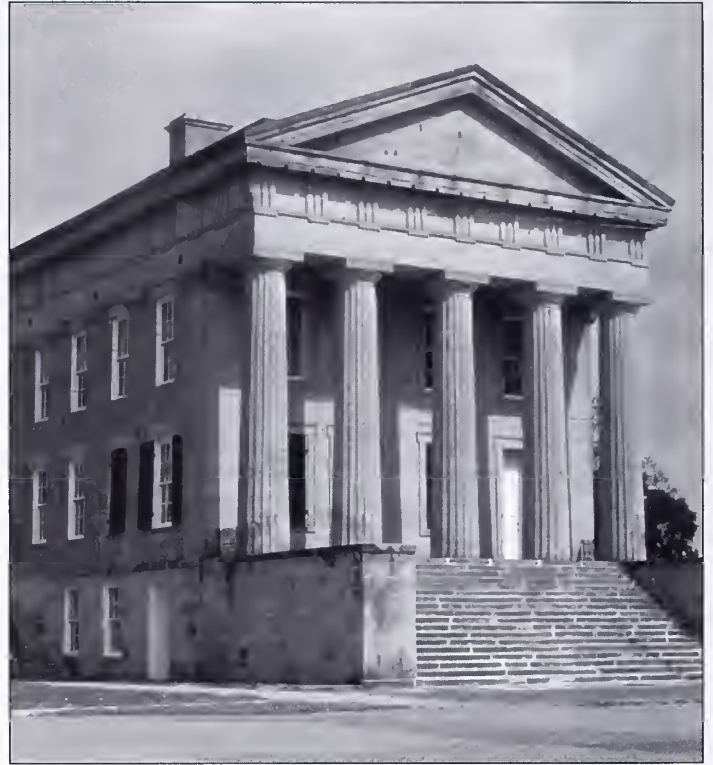
BRIEFLY

Photograph courtesy of Landmarks Illinois



The Archer House

Photograph courtesy of the Illinois Historic Preservation Agency



The Shawneetown Bank

Historic stagecoach inn on endangered list

When Abraham Lincoln argued cases in Clark County, he stayed at the stagecoach inn operated by Col. William Archer, his colleague in the legislature and founder of the town of Marshall.

Today, a buyer is being sought for the now-closed east central Illinois hotel, which was built in 1841 and in late April was named to Landmarks Illinois' annual list of Ten Most Endangered Historic Places.

"The beautiful building is deteriorating, and we want to halt that," says Damian Macey, who is chair of the Marshall Historic Preservation Commission.

Macey says the interior of the building so far remains in excellent condition but is threatened by the need for roofing and structural repairs. This spring, it was put up for sale.

The hotel had been operating as a dinner theater in 1991 when it was purchased by a woman with Marshall roots, the late

Charlene Brandenstein, Macey says. The building, which has been listed on the National Register of Historic Places since 1976, stayed open until 2005 when Brandenstein entered a nursing home.

"I think you've got to recognize that it's one of the most important hotels in Illinois, clearly one of the most historic inns in Illinois," says Jim Peters, president and CEO of Landmarks Illinois. "There's not that many surviving buildings from this era along what is arguably one of the most important early highways in the U.S. — Route 40."

The hotel, located at 717 Archer Ave., serves as a gateway to the Indiana border town of Marshall, which is on U.S. Route 40, a National Scenic Byway.

The state's oldest bank, in southern Illinois' Shawneetown, also made the nonprofit group's list of endangered historic places. The bank, built in 1839 at 280 Washington St., has deferred mainte-

nance issues, according to Landmarks Illinois. The bank has been a state historic site since the 1970s but has been closed most of that time.

Other sites on the endangered list include the 18-building Michael Reese Hospital campus and Prentice Women's Hospital in Chicago; the Aurora Masonic Temple; a group of Greene County barns; suburban Riverside's oldest commercial building; a 109-year-old train depot in Moline; Illinois' largest Chautauqua auditorium in Shelbyville in Shelby County; and a 1915 apothecary in Canton in Fulton County.

Meanwhile, the organization listed Chicago's Landmark Ordinance, facing a court challenge, in a special category of its own. In January, an appellate court said the ordinance was vague. The city then appealed to the Illinois Supreme Court, which was expected in June to determine whether it will consider the case.

Maureen Foertsch McKinney

LEGISLATIVE CHECKLIST

The 96th General Assembly faced a May 31 deadline to approve a state budget and substantive legislation. At press time, the legislature was considering various tax and fee increases, as well as state government reforms. Lawmakers also were trying to negotiate a major capital plan for road and school construction projects.

School traffic safety

SB 75 Extra money that drivers pay in fines for speeding in school zones would go toward safety precautions for students. The money would go into various programs to teach children about pedestrian safety and to purchase signs and flashing lights for crosswalks. The proposal by Sen. Michael Bond, a Grayslake Democrat, passed both houses.

Inmate rights

Sen. Kwame Raoul, a Chicago Democrat, sponsored two bills that would affect inmates in the Illinois Department of Corrections. Each measure has passed both houses.

SB 231 Prisoners in the Illinois corrections system would not lose their Medicaid benefits because they were incarcerated. While imprisoned, inmates' health care would be handled by the Illinois Department of Corrections, and upon release, they would go back to Medicaid coverage.

SB 1404 The Illinois Department of Corrections and the Illinois Department of Human Services would provide information on their Web sites and through a toll-free hotline to children of inmates about assistance and support programs such as family counseling and mentoring opportunities. Prisoners also would be given the opportunity to mail such information to the guardian of their children.

Prevailing wage

SB 223 People who work on public works projects funded by the state would be guaranteed a prevailing wage rate, under a measure passed by both chambers. The wages are not the same

as minimum wage. They vary according to position. The bill, sponsored by Sen. Gary Forby, a Benton Democrat, would exclude public utilities.

Motorcycle helmets

SB 1351 The Senate rejected a bill that would have required motorcycle riders to wear helmets. The proposal by Sen. Donne Trotter, a Chicago Democrat, received 14 votes in favor and 42 in opposition.

Cigarette taxes

SB 44 State sales taxes on cigarettes would increase by 50 cents this fall and another 50 cents next fall. Most of the tax revenue would go into the Healthcare Provider Relief Fund, which would help the Department of Healthcare and Family Services reimburse providers who participate in Medicaid programs. It is sponsored by Sen. Jeff Schoenberg, an Evanston Democrat.

Medical marijuana

SB 1381 A chronically ill patient would be allowed to grow three marijuana plants and possess 2 ounces of dried cannabis for medicinal purposes, under a measure sponsored by Sen. William Haine, an Alton Democrat. An earlier version of the bill would have allowed patients to grow seven plants. Selling or distributing marijuana is a felony. Haine's measure would be the second time a bill for medical marijuana has been called for a floor vote.

Driving safety

HB 71 Drivers would be banned from using cell phones or handheld devices to compose, send or read text messages while driving. It passed the House.

HB 72 An effort to ban completely the use of cell phones while driving passed the House. Exceptions would include the use of a phone for emergencies, as well as law enforcement and emergency vehicle operators using the phone while on duty.

Civil unions

HB 2234 Same-sex couples who entered into civil unions would have the same rights as heterosexual spouses under Illinois law. The measure, sponsored by Chicago Democratic Rep. Greg Harris, specifies that no religious institution could be forced to perform a ceremony consecrating a civil union.

Tracking school buses

SB 932 School districts would be required to track the location of school buses and passengers. The vehicles would be outfitted with GPS tracking devices, and drivers would be given cell phones or radios so they could be reached. Drivers also would be required to walk through buses at the end of their routes to ensure no children were still on the vehicle. The bill was introduced by Sen. James DeLeo, a Chicago Democrat.

Truck speed limits

SB 1467 Truckers would be allowed to drive their semitrailers 65 miles per hour, the current speed limit for passenger vehicles, on rural interstates. Former Gov. Rod Blagojevich vetoed the measure three times before.

Athlete drug testing

HB 272 Student athletes would face random tests for performance enhancing drugs. The Department of Public Health would supervise a pilot program for testing, which would end in 2011. The measure was sent to the governor's desk.

Public access

HB 32 People surfing the Web would be able to access information about state government. An online database would contain information such as state expenditures, contracts, employees and their salaries, tax credits and professional licenses that have been revoked. The bill advanced through the House and was slated for a final vote at press time.

Jamey Dunn and Hilary Russell

HEALTH INSURANCE

Mandate to cover young adults starts

Young people looking for health insurance now have the option to stay on their parents' policies for a few more years, thanks to a new law backed by former Gov. Rod Blagojevich.

The law, which took effect this month, allows unmarried dependents up to age 26 to access coverage under their parents' policies. Illinois veterans qualify up to age 30.

The mandate only applies to insurance plans that already include dependent coverage. Previously, dependent children often lost coverage about age 19 unless they were college students.

The new measure prohibits providers from denying dependents coverage, regardless of whether they are students. Insurers can still consider personal income or living arrangements to determine whether applicants actually depend on their parents.

Insurance companies also cannot reject dependents based on pre-existing medical conditions. However, there is no cap on the amount of premiums the companies can charge, as long as they can

justify the price. Providers cannot charge dependents more unless they have medical conditions that make them more likely to need treatment.

Employers who help pay for a portion of their workers' health insurance coverage do not have to contribute to the cost of extending the benefits to their employees' children. As a result, staying on a parent's health insurance plan could become an expensive option.

Sen. Dan Kotowski, a Democrat from Park Ridge who sponsored the bill in the Senate, says: "This is not about providing health care at an extraordinarily low cost. What it is about is getting people who are healthy to get on health care, which is ultimately going to lead to a total reduction in health care costs across the state of Illinois."

Michael McRaith, director of the Division of Insurance at the Illinois Department of Financial and Professional Regulation, agrees that insuring the generally healthy young adult population could help to reduce costs for everyone because young adults will be paying

premiums but are less likely to require medical care.

Opponents are not convinced of such claims, however. Sen. Dale Righter, a Mattoon Republican, says that while he doesn't oppose the concept, more research is needed. "That kind of proposal may or may not be a good idea, but like a lot of proposals like that in the past few years, there's not a thorough hearing," he says.

Blagojevich tacked on the insurance mandate to cover older dependents to an existing bill using his veto powers. The intent of the original proposal was to keep college students from losing insurance coverage if injury or illness forced them to take time off from school. The legislature approved Blagojevich's changes.

Kotowski says that there was plenty of debate about the issue before it became law. "We were working for a year on this. The reality is [the amendatory veto] was just another vehicle for getting the bill passed."

Jamey Dunn

Hats off to Mr. Lincoln



Artist Thom Cicchelli works on his Lincoln hat.

Springfield will be home to a new outdoors art exhibit this spring.

Hats Off to Mr. Lincoln was expected to make its debut the last week of May and will continue into the fall. Decorated stovepipe hats will be exhibited in the

downtown area. Sponsored by the Springfield Rotary clubs and the Springfield Area Arts Council, the exhibit is similar to Chicago's *Cows on Parade*. An exhibit in Ottawa last year also displayed stovepipe hats throughout that city.

Springfield organizers chose a dozen artists, who detailed plans to decorate the hats ahead of time. Some hats will remain on permanent display.

"We are really indebted to the artists who volunteered, giving up their time to do this," says Brian Barstead, Rotary club member and the project's chairman.

Any profit from the program will be used to promote literacy, which Barstead says the Rotary supports. "Lincoln had a fondness for reading. It was because of his love of reading and his dedication to self-education that we know of him today."

Thom Cicchelli of Chicago, who also designed the 2003 state quarter, participated. "Not only do the proceeds benefit literacy, I wanted to be a part of the celebration for Lincoln," he says. His design, *Slice of*

History, will feature a small hat stacked on top of a larger hat to resemble a two-tier cake.

The Words of Mr. Lincoln, Jennifer Partlow's hat, will be decorated like an American flag, with red and white stripes. In the stripes will be some of Lincoln's quotes, the Springfield resident says.

Lincoln Land Community College art instructors selected two students to participate. Michael Vincent and Anne Exstrom, both of Hillsboro, were inspired by the culture of the 1950s and used Kewpie dolls to represent Lincoln for their hat, which is titled *Winkin' Lincoln*. They perfected their design with the help of instructors.

"Their view is another spin on Lincoln from a 19-year-old's eyes. This is Lincoln from another generation," says Thom Whalen, professor of art at the college.

Local businesses, groups and individuals sponsored the hats, with donations ranging from \$750 to \$2,500.

Melissa Weissert

Holocaust artifacts displayed in new museum

A small, storefront museum in Skokie was a popular location for field trips after Illinois became the first state to mandate teaching of the Holocaust in public schools in 1990. That museum opened in the early 1980s after a group of neo-Nazis in 1977 threatened to march through Skokie, the north suburban home of many Holocaust survivors. Opponents who banded together to prevent the march formed the Holocaust Memorial Foundation of Illinois.

Two decades later, foundation members began planning a new, larger museum. The \$45 million 65,000-square-foot Illinois Holocaust Museum and Education Center opened in Skokie in April.

The museum has a collection of more than 500 artifacts, most of which were donated by Holocaust survivors. One exhibit is a German Nazi-era rail car, which would have been used to transport Jews to concentration camps.

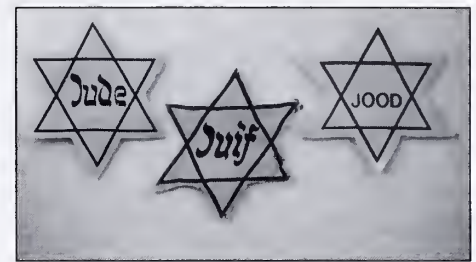
"There are so many survivors who donated the star they wore, or donated the spoon they used in Auschwitz, or

they donated the blanket their family wrapped them in when they were smuggled out of the ghetto," says Lillian Gerstner, director of special projects. "All of these are unique. All of these items are priceless. They are the tapestry that is this history."

Architect Stanley Tigerman designed the museum visually and symbolically in two sections, dark and light. Visitors enter through the dark side, which has exhibits of pre-war German life, ghetto life and concentration camp experiences. Guests exit through the light side of the museum, which depicts the stories of the survivors and reflects hope. The Room of Remembrance honors the estimated 6 million Jews who died during the Holocaust, and the Hall of Reflection allows guests the opportunity to discuss the exhibits.

An estimated 12,000 people listened to speeches by former U.S. President Bill Clinton and Holocaust survivor and author Elie Wiesel at the April 19 museum dedication.

Melissa Weissert



Stars



Labor camp belt



Survivor's backpack

Education lawsuit based on civil rights

The Chicago Urban League is suing the state, charging that Illinois' public school funding system discriminates against minority students. While the civil rights advocacy group has tried to litigate the issue before, the current suit takes a different approach and has progressed further in the courts than any previous suit.

If the Urban League wins, the state may have to completely overhaul the way it funds schools.

The current case is based on the 2003 Illinois Civil Rights Act, which says that state and local governments cannot do anything that results in discrimination, even if the inequity is unintentional. The suit claims that the funding system for public education is discriminatory because minority students in areas with lower property values receive inadequate educations in under-funded schools. Often, students residing in property-poor districts attend poorly funded schools because the revenue from property taxes is not enough to meet the districts' needs.

Sen. James Meeks, a Chicago Democrat, says that the General Assembly shouldn't wait to be ordered by a judge to change the system. Meeks has proposed for years that the state stop relying so heavily on property tax revenue for school funding. His plan would shift the tax burden, raising the personal income tax from 3 percent to 5 percent, expanding the sales tax to services, giving property tax relief and expanding the earned income tax credit to shield low-income

residents. Schools would be funded through income and sales tax revenues, which, according to Meeks, would result in a more equitable distribution of money.

Lisa Scruggs, a partner at the Chicago office of the Jenner and Block law firm, heads the Urban League's legal team. She says she is encouraged by legislators such as Meeks who have been advocating for reform. However, she says that the situation has become too dire to continue waiting on the legislature to make changes, especially when bills such as Meeks' have stalled year after year.

Scruggs says she thinks basing the court case on a civil rights issue could make a big difference because courts nationwide typically hear civil rights cases. "We are very confident that we will be able to move forward and prove our case," she says.

The Civil Rights Act would allow those who feel they have been victims of discrimination to sue the state for damages. Scruggs says this is not the intent of the Urban League's suit, and she does not encourage anyone to seek compensation.

Meeks disagrees. "I think [damages] are something that the disenfranchised communities should definitely seek," he says.

Illinois Attorney General Lisa Madigan's office is defending the state and the Illinois State Board of Education. A spokesperson for the attorney general declined to comment on the pending lawsuit.

Jamey Dunn

Recession places a higher demand on food banks



The slumping economy has pushed more than 400,000 people into poverty statewide since December 2007, an increase of 27 percent, according to a study by the Chicago-based Heartland Alliance Mid-America Institute on Poverty.

"This report is hitting home for a lot of people," says Amy Terpstra, senior research analyst and co-author of the study's annual report, *Report on Illinois Poverty*, which was released April 30. Food banks and pantries are seeing an increase in households and individuals seeking aid, and the number of households relying on food stamps has risen, as well.

In December 2007, when the recession first began, 589,819 households were using food stamps, Terpstra says. As of March 2009, that number had increased to 672,138 households, which is a 14 percent increase.

Many state residents depending on such services are doing so for the first time in their lives.

"Local agencies are reporting a 17 percent increase in the number of individuals and families coming through their doors," says Gloria Shanahan, communications director for the Central Illinois Food Bank, "and [the agencies] are saying that the people who used to donate and volunteer at the various pantries are now the ones in need."

The Illinois Department of Human Services reports that the state's emergency food program has distributed 36 percent more food in the first three quarters of the state's 2009 fiscal year, which began last July, than it did in the entire previous year.

"We're seeking out emergency food and turning to every place we can think of to get more," says Shanahan.

In northern Illinois, a pilot program is providing additional aid, says Chris Strupp, public affairs and advocacy specialist for the Northern Illinois Food Bank. Express Stamps, a federal Food Stamp demonstration project that serves DuPage, Kane, Lake and Will counties, was implemented in 2006 and allows people who visit specific food pantries to apply for and receive food stamps on the spot.

The Northern Illinois Food Bank is the only food bank in the country using the pilot program and is in negotiations to continue it.

"The program has helped a lot of people," Strupp says, "and it could definitely help more."

For more information, or to volunteer or donate to Illinois food banks, visit <http://www.feedingillinois.org>.

Nicole Harbour

U of I making its carbon footprint smaller

Richard Herman, chancellor of the University of Illinois at Urbana-Champaign, has made a commitment to reduce energy consumption for the Urbana-Champaign campus by 10 percent by 2010. He believes saving energy on the U of I's three campuses could help curb the rising costs of education for students.

"The 10 percent savings is a three-year goal from FY 07 through FY 10," says Richard Warner, director of the sustainability program at UIUC. "We reduced energy consumption per square foot by 3.5 percent from FY 07 to FY 08. Our target is to reduce consumption by 4 percent from FY 08 to FY 09, and right now we're on track for 6.8 percent if we can sustain the savings so far. We have to keep pushing forward, but the efforts are starting to show."

Saving 10 percent on energy costs could translate to as much as \$8 million a fiscal year, depending on any increase in energy prices. Energy costs in FY 2006 were \$70.8 million and \$58.8 million in FY 2007. "The costs went down significantly in FY 07, which is our baseline for

this goal," says Tom Abram, sustainability coordinator for the university. "This was due to briefly lowered natural gas costs." A nearly \$20 million increase in FY 08, he says, was due to increased fuel costs and was "mostly unrelated" to energy usage.

The Urbana campus has completed an inventory of the carbon released into the atmosphere by all units in their day-to-day operations, the university's so-called carbon footprint.

The university submitted its Greenhouse Gas Inventory to the American College & University Presidents Climate Commitment in May, says Warner. "This report is a comprehensive inventory of all greenhouse gas emissions on our campus and provides baseline measurements necessary for the completion of our Climate Action Plan."

The inventory is part of the Illinois Sustainable University Compact signed by 65 universities and community colleges in Illinois. The compact, an initiative pushed by then-Lt. Gov. Pat Quinn, outlines objectives to promote a green environment, such as purchasing

renewable energy, implementing green building practices, developing sustainable transportation options, improving water conservation and incorporating sustainable dining practices.

Herman also made the commitment to shift energy consumption at Urbana-Champaign to renewable sources.

"We do not want to continue putting more carbon out than we take in," says Warner.

He says the shining star in this effort is the retrocommissioning team. So far, this team has shown an average of 29 percent energy savings in campus buildings by "optimizing" operations and promoting energy efficiency within the university. Plans are under way to form another team. Based within the Facilities and Services Department at UIUC, experts in related fields work together to reduce carbon emissions by adapting and implementing cost-saving alternatives. The work of the retrocommissioning team has saved \$1.2 million and reduced emissions by 4,800 metric tons.

Titilayo Agunloye

NOVEL IDEA:

Grow more healthy food close to home

Illinoisans spend \$48 billion on food each year, and 90 percent to 95 percent is imported, with the proceeds sent out of state.

"Just common sense says rather than sending our food dollars to China, if we send it to an Illinois resident, an Illinois farmer would benefit economically," says Debbie Hillman, coordinator of the Illinois Local & Organic Food & Farm Task Force.

"In Illinois, even though it's a very wealthy agricultural state and an important one, we're not growing food," says Rep. Julie Hamos, an Evanston Democrat who is chief sponsor of **HB 3990**, the Local Food, Food and Jobs Act of 2009.

The task force's report to the General Assembly encourages the state to build a "farm gate to food plate" system that meets consumer demands for local food. Last year, there were 270 outdoor farmers markets statewide, compared with 97 in 1999. The number of community-supported agriculture agreements, which is a business model where subscribers make a pre-planting payment for products delivered during the growing season, grew from 14 statewide in 2000 to 68 in 2008.

"There's interest in growing food, but there are numerous obstacles in the way," says Hamos.

HB 3990 creates the Local Food, Farms and Jobs Council, a nonprofit charged with carrying out the specifics of the law and "removing the obstacles one by one," says Hamos. "We're trying to impress upon farmers in Illinois that the state of Illinois will serve as a year-round market."



The measure sets a goal that by 2020, the state will purchase 20 percent of the food for state-run cafeterias, including prisons, hospitals and universities, from local suppliers.

The task force presented a strategy that could trigger \$20 billion to \$30 billion in new economic activity every year, which would create jobs while revitalizing rural communities.

"We got into this not because we thought this was some mythical economic development program," says Hillman. "Consumers are saying they want local food or they want specific kinds of food. Some want organic food; some want kosher food; Muslims want halal food. Some of it is simply local. People want to know their farmers. They want to know the food is fresh, that it is picked ripe rather than eight weeks before it ripened on the vine."

Beverley Scobell

Municipalities, counties transition to e-government

E-government — employing technology to better deliver services to constituents — is gaining momentum, particularly at the municipal and county levels. Officials are finding their constituents expect more information electronically at the same time most local governments are strapped for cash to pay for the expertise.

"The biggest issues have been the cost issue and the funding issue," says Jeffrey Gawal, director of business systems for Chicago's Metropolitan Pier and Exposition Authority. He says municipal and county leaders made up the majority of participants at a March workshop organized by the University of Illinois at Chicago, where he also teaches courses on e-government.

The university is planning to host another workshop next year. In the meantime, starting in the fall, it will offer a three-course, post-baccalaureate campus certificate in e-government.

"It is for professionals in the field who want to get a deeper understanding of e-government solutions and applications," says Mary Niemiec, executive director of External Education for UIC.

As local governments move forward, they are weighing up-front costs against savings in the future, says Gawal. That is something Niemiec understands firsthand when she puts on her other hat as village trustee of Homer Glen. Located in the northeast corner of Will County, the village of 25,000 has this year budgeted about \$200,000 for technology, the largest chunk for software that will allow residents to purchase permits online.

"We are staging it incrementally, knowing we're not going to have the money to do it the way we really want to have it done right off," says Niemiec. "But [we're asking] how can we build a platform so we can hold more and more e-government applications."

With President Barack Obama making transparency a watchword of his spending plan, many local government officials are asking whether the federal stimulus money could be applied to building their electronic resources.

"One of the things the Obama administration has been talking about is a push for green technology, greenery in general, and going in the tech direction," says Gawal. "What better way to do that than

by allowing smaller municipalities and places that normally couldn't do this stuff to actually implement e-government solutions. To me, that would fit the definition of what they're considering stimulus funding."

Some local governments, he says, are making arrangements to collaborate and share technology. Several communities share electronic services with the state's largest city.

Chicago offers more than 270 e-government services through its Web site. Hardy Bhatt, chief information officer, says all 100-plus Cook County police departments use the Chicago Police Department's record management and data warehousing systems. Those smaller police departments also have access to a unified rap sheet listing a criminal's charges in various jurisdictions.

All of the services to surrounding towns and villages are free of charge, says Bhatt, "because we built it using taxpayer dollars, so they should be eligible. The only investment they have to make is buying PCs to be able to access those services."

Beverley Scobell

A spectacular collapse

How the quest for the American Dream led to a national economic nightmare

by Daniel C. Vock

On one of his first trips as president, Barack Obama visited East Peoria. He traveled to central Illinois to put a face on the recession that enveloped the country and to promote his stimulus package.

Caterpillar Inc., the worldwide heavy equipment maker, provided a poignant example of the swift cruelty of the downturn. The East Peoria-based company had just posted record profits a year before. But now it announced it would lay off 22,000 people to cope with the global crisis. The downturn sapped demand for heavy machinery both at home and abroad.

"When we say we've lost 3.6 million jobs since this recession began ... then you know this isn't about figures on a balance sheet. It's about families that many of you probably know," Obama told those assembled at the Caterpillar plant in early February.

"It's about folks," he added, "all across this state and all across this country, folks who are losing their jobs and their health care and their homes that were their footholds on the American Dream."

East Peoria is a long way from Sun Belt cities like Las Vegas and Phoenix, the heart of the early decade real estate craze that ended in a spectacular collapse. The Peoria area has actually avoided the worst of the downturn — the chamber of commerce's slogan is "It's better here" — but the region and the rest of Illinois haven't been able to escape the nation's economic woes.

"By and large it's a national story. It's

what we're seeing in so many parts of America right now. The problems in the financial sector just eat their way through the rest of the economy," says Christopher Cornell, an economist with Moody's Economy.com who has studied Illinois' plight.

To tell the story, *Illinois Issues* combed through congressional testimony, position papers, media accounts and data from federal and business sources. What emerges is a common thread that explains how we got into this uncommon recession.

The story of the collapse takes many twists and turns, with fateful swings through Wall Street and Washington, D.C. Those are the places where the economy picked up steam, thanks to the political momentum, financial wizardry, insider deals, lax oversight and loose money they created. And that's where most of the fingers are pointing now.

But the main reason for the recession is that too many people bought houses they couldn't afford, and everybody was banking on those houses.

"This is really unlike any post-World War II recession that we've seen. It's not just a matter of slumping demand that we can prop up through these stimulative measures. This is banking-centered, and in that way ... it reminds me more of the banking panics and crises we'd see in the late 19th and early 20th centuries — far more than post-World War II recessions," Cornell says.

Already this 18-month recession has lasted longer than any downturn since the

Great Depression. It long ago spread from the housing sector to virtually every segment of the economy. Rising unemployment, climbing foreclosure rates and skidding housing prices are the norm. Some of America's biggest banks and best-known brands are either bankrupt or on government life support. The federal government is spending unprecedented sums in an effort to revive the economy or at least prevent a full-blown depression.

The recession has already taken its toll here.

Illinois' March unemployment rate hit 9.1 percent, but in Belvidere, home of the state's sole Chrysler plant, it's twice as high. Monthly claims for unemployment insurance in Illinois more than doubled between March 2008 and a year later.

Construction and manufacturing — industries that are especially vulnerable to downturns — are the hardest-hit. But retail, hospitality and white-collar jobs are also being lost.

All told, Illinois is likely to shed 210,000 jobs in this recession, according to a January report prepared for state legislators by the Illinois Commission on Government Forecasting and Accountability.

Normally, recessions start when the Federal Reserve, the central banker in the United States, hikes interest rates to cool down inflation, says Northeastern Illinois University economics professor Ed Stuart. "This is not a normal recession. It was not caused by the Fed, and it didn't have inflation."

As Obama warns about folks losing their grip on the American dream, it is one of the core tenets of that dream — owning your own home — that's at the root of the economic crisis.

The housing boom of the late 1990s and early 2000s was certainly no secret.

Consumers took advantage of plentiful credit and low rates to acquire the houses or condominiums of their dreams. Others refinanced their homes so they'd have extra money to spend. Investors jumped in, too. They were shaken by losses in the stock market in the dot-com bust and — later — the bear market following the 2001 terrorist attacks. The bond market didn't look much better because low interest rates meant skimpy profits.

Real estate seemed attractive because, as the saying went, God wasn't making any more of it, and prices always seemed to climb.

Mortgage brokers, of course, benefited by selling the loans to prospective homeowners on behalf of banks. The banks that underwrote those mortgages then turned around and sold them to investors. The banks then used the money from those sales to offer more mortgages to homeowners. Then they sold the new mortgages to investors and repeated the process.

If that was all there was to the story, the housing bubble might have been just a blip.

But that's just the beginning.

As mortgages got passed along, they grew more integrated into the larger financial system. Yet every time they changed hands, it became more difficult to determine whether the underlying investment was sound.

Fannie Mae and Freddie Mac, two large corporations that at the time were not technically part of the federal government, bought up a big chunk of those mortgages. The two companies were created by Congress decades ago to spur home lending.

The money they used to buy mortgages came from the U.S. Treasury. But as publicly traded companies, both firms also answered to stockholders who wanted maximum profits.

As the housing market heated up, the two companies lost market share. Wall Street firms snatched up mortgages as an attractive investment, compared with the stock market. Wells Fargo, Lehman

Brothers, Bear Stearns, JP Morgan, Goldman Sachs and Bank of America got in the game, as did lenders who primarily focused on the more risky "subprime" mortgages.

Fannie and Freddie's combined market share of mortgage-backed securities dropped from 76 percent in 2003 to 43 percent in 2006. The two companies responded by more aggressively pursuing subprime loans.

Fannie, Freddie and their new competitors didn't just sit on the thousands of loans they owned. Instead, they bundled them up into new packages, called mortgage-backed securities, to sell to investors.

The goal, ostensibly, was to spread the risk. As an investor, if you own one mortgage and the homeowner stops paying, you could be devastated. But if you own pieces of 1,000 mortgages and a dozen homeowners stop paying, it's not a big deal. You're still getting income from the hundreds of other borrowers paying into the pool.

What happened next was new and, these days, highly controversial. It basically allowed companies to buy risky investments that, on paper, looked solid.

Wall Street firms bought up the mortgage-backed securities. Then they sliced and diced the securities into collateral debt obligations (CDOs). Other types of debt, like auto loans or corporate debt, often were combined into the CDOs, too.

The CDOs typically came in three varieties, with low, medium and high risk. Of course, the higher the risk, the higher the reward.

When it came time to divvy up the profit from the underlying mortgages, people who bought the low-risk CDOs would get paid first, but not much. If there was anything left, the holders of the medium-risk CDOs would get paid. Whatever was left would go to the owners of the riskiest CDOs.

But credit ratings agencies often assigned identical ratings to the top two tiers of CDOs. This meant that the medium level CDOs, which were higher-paying and higher-risk, were considered to be "investment grade."

The blessing from the ratings agencies meant that pension funds, insurance companies and other regulated entities could purchase the top two levels of CDOs. It

meant financial institutions could sock away less in reserves in case the housing market went bust because they thought they were buying safe investments.

There was a run on CDOs. In 2006, \$503 billion of CDOs were sold, compared with \$84 billion five years earlier, according to Morgan Stanley.

Much of the demand for CDOs came from foreign investors, newly flush with money and looking for ways to earn a decent return. So Wall Street tried to bring more CDOs to market. To do that, they needed more new mortgages. When dependable borrowers grew scarce, lenders turned to less-dependable borrowers. Banks required less verification of income. Lenders peddled adjustable rate mortgages and required little or no down payment.

It's worth remembering that all of this sounded good to a lot of people.

"We're creating ... an ownership society in this country, where more Americans than ever will be able to open up their door where they live and say, 'Welcome to my house, welcome to my piece of property,'" President George W. Bush said while running for re-election in 2004. Bush often touted the idea of an ownership society, and he especially stressed the importance of poor and minority families owning their own homes.

At the same time, congressional Democrats pressed Fannie and Freddie to increase lending to low-income families. Congress spent \$200 million to help low-income families get mortgages they couldn't otherwise afford. The mortgage giants staked a bigger role in the subprime mortgage market.

The home-ownership rate rose — hitting 69 percent nationally at its peak in 2004 — but real incomes didn't keep up.

Illinoisans enjoyed the boom, too. For most of the 1990s, the average house price in the Chicago area hovered around the same number, when adjusted for inflation. By 2000, that average crept up to about \$159,000 — or the equivalent of \$200,000 today. At the peak of the housing bubble in 2006, that price shot up to more than \$266,000 — or \$280,000 in today's dollars. That's a 40 percent increase in six years.

But Chicago-area prices have since tumbled faster than they had climbed. By the end of last year, that average price was

Credit is the lifeblood of the economy. Without it, farmers can't get loans to buy combines and tractors, small businesses can't improve their facilities, and engineers can't get hired to build hospitals and shopping malls because they aren't being built.

back down at \$217,000. The halt of rising home prices ended the housing boom and triggered the larger economic woes.

During the boom years, home builders had responded to consumer demand by building more and more houses and condos. Eventually, they overbuilt. With the supply of housing increasing faster than demand, prices fell. That caused a lot of problems, especially because Americans' earning power did not keep up with the price of their homes.

First, homeowners who had paid their mortgages by repeatedly borrowing against the ever-increasing value of their homes could no longer do so. When they defaulted, their houses were foreclosed on. In good economic times, that's no problem for lenders. They simply sell the house. But when there are already too many houses on the market, selling foreclosed houses only drove prices down further.

Soon even healthy borrowers realized they were "underwater," that is, they owed more on their mortgages than their houses were worth. When they defaulted, even more houses went on the market, and prices sank again.

Meanwhile, shock waves reverberated on Wall Street. Banks and investment firms had used CDOs as collateral on loans in all sorts of transactions. But no one even knew how much the CDOs were really worth now, as more homeowners

defaulted and the CDOs turned out to be riskier than advertised. Wall Street couldn't even judge their value by their market price because CDOs were sold in private transactions, not on the open market.

The Wall Street titans had no choice but to hoard cash and assets. Lending froze.

"The market failure ... allowed a 3 percentage point jump in serious delinquency rates on a subsection of U.S. mortgages [the subprime market] to throw a \$57 trillion U.S. financial system into turmoil and cause shudders across the globe," wrote Randall Dodd, a financial expert for the International Monetary Fund.

Officials at the Treasury Department and the Federal Reserve recognized the severity of the problem. But they faced a dilemma. If they used taxpayer money to rescue the troubled investment firms, they would encourage other companies to continue engaging in risky behavior. But if they didn't act to restore faith in the system, nobody would be able to borrow money, and the economy could grind to a halt.

Credit is the lifeblood of the economy. Without it, farmers can't get loans to buy combines and tractors, small businesses can't improve their facilities, and engineers can't get hired to build hospitals and shopping malls because they aren't being built.

The federal government rescued Bear Stearns and later American Insurance Group (AIG) but let Lehman Brothers fail. Last September, it essentially took over Fannie Mae and Freddie Mac, too.

But credit is still tight. And getting banks to lend again has been one of the most vexing problems for the U.S. government.

Many of its efforts have focused on how to take so-called troubled assets off the balance sheets of the lenders. That was the idea when Congress passed the \$700 billion bailout bill last fall. But figuring out how to do that has proven exceedingly difficult, under both the Bush and Obama administrations.

All told, the federal government and the Federal Reserve have committed nearly \$3 trillion to the effort. That's roughly the size of the federal government's entire annual budget.

"By the spring and summer of 2008, the tightening of credit conditions had begun to weigh on business spending.

And by the fall, household spending was affected as well. Spending was also reduced by the protracted weakness in housing markets, declines in financial wealth, softening labor markets and substantial increases in prices for energy and other commodities," Charles Evans, head of the Federal Reserve Bank of Chicago, told Rockford business leaders in February.

Within a week of Obama's trip to Peoria, Congress sent him a \$787 billion economic stimulus package. The far-reaching plan aims to revive the economy and create jobs with a mix of hefty government spending and limited tax cuts.

But there's still a long way to go before those effects are felt at home. Even the most optimistic economists don't expect the nation to pull out of the recession until late this year.

In Illinois, home prices registered a slight uptick in recent months, but the Land of Lincoln had the eighth-highest foreclosure rate in the country in April. Its rate of one foreclosure for every 384 housing units pales next to Nevada's one for every 68. But the Illinois rate is up from just one for every 625 units in November 2007.

Peoria and central Illinois generally have fared better than the Chicago region. Roberta Parks, chief operating officer of the Peoria Chamber of Commerce, says that area's business base is far more diverse than in the 1980s, when Caterpillar's woes sent residents packing for warmer climates. Now, she notes, two major new hospital construction projects are under way. City voters approved a sales tax hike for a new riverfront museum to open in 2012, and Caterpillar is building a nearby visitor's center.

But Parks acknowledges that it's impossible to ignore the downturn. People are changing spending habits. Companies are slower to fill vacancies. The 22,000 Caterpillar employees Obama talked about have been laid off. The company's president said that even with the stimulus package, more layoffs may follow.

"In some parts of the country, there is a hurricane going on, and people are drowning," Parks says. "We've got a really bad storm and it's raining really hard, but we aren't drowning." □

Daniel C. Vock is a reporter for Washington, D.C.-based Stateline.org.

Culture of caring

Government relies on a wide range of Illinois nonprofits to provide human services, support education and keep the arts alive

by Crystal Yednak

Photograph by Robert Pope



Patricia Bauer is executive director of the Southern Illinois Community Foundation, which provides funding for causes across southern Illinois, including The Science Center in Carbondale.

This is the second installment of a three-part series on the status of nonprofit organizations in Illinois.

The articles were made possible by a grant from the Donors Forum, a Chicago-based umbrella association for foundations and other charitable organizations. The Donors Forum agreed to exert no editorial control over the content of the articles or the selection of the writers and photographers and did not review the reports before publication. All decisions on those matters were made by the editorial staff of Illinois Issues.

The final installment of the series will appear in the fall.

— Dana Heupel, executive editor

Absent the efforts of the thousands of nonprofits in Illinois, the cultural and social fabric of the state likely would be worn threadbare.

Illinois nonprofits work in almost invisible ways, filling roles that many may not realize. The government relies on nonprofits to provide human services to Illinois residents who need food, counseling, shelter and health care. Nonprofits keep culture alive in communities across the state through theater companies, symphonies and arts education programs. The state's nonprofit network includes multibillion-dollar institutions of higher learning such as the University of Chicago, as well as world

premiere science museums and hospitals. Nonprofit institutions fill certain niches — in traditional and nontraditional ways — such as the Raggedy Ann and Andy Muscum in Arcola or the Leather Archives and Museum in Chicago, dedicated to preserving the history of fetishism. The organizations also advocate for causes that ordinary citizens don't have the time for — to be a watchdog of government or of society itself.

An ordinary street scene in any given Illinois town can illustrate the reach that thousands of nonprofit workers and organizations have each year. Flyers on a building may advertise an upcoming production of a nonprofit theater group. The air may be a bit more breathable because of the efforts of nonprofit environmental groups. A homeless family may be in a shelter instead of on the street because of the dedication of a nonprofit.

"Oftentimes, people really associate the word 'charity' or 'nonprofit' with those that help the less fortunate — the homeless shelters, food banks. They're less apt to think about a cultural institution like a theater being a nonprofit," says Sandra Miniutti, spokeswoman for Charity Navigator, a New Jersey-based organization that evaluates charities. "The diversity is a positive thing."

Within Illinois' nonprofit network, more than 427,000 workers toil away for their individual causes. Here's a look at some of the diverse roles Illinois nonprofits play in the state:

Southern Illinois Community Foundation

In Marion, Patricia Bauer racks up the miles on her Honda Accord trying to build a name for the Southern Illinois Community Foundation in the 17 counties that it serves.

"We're young and we're rural, and it takes a long time to educate people to get them to the point they're ready to use the foundation," says Bauer, the foundation's executive director.

At 10 years old, the foundation is trying to stand on its own feet after being nursed along from infancy through a program run by the Grand Victoria Foundation, an Elgin-based organization that has spent the past several years trying to create a stronger infrastructure for philanthropy throughout the state. When the effort



Maria Bechily

Philanthropist recalls her humble start

Maria Bechily's first philanthropic assignment was to teach a catechism class in her native Cuba at the age of 12. That same year, she was one of thousands of children airlifted out of Cuba and placed in U.S. foster homes.

She landed in Chicago, and social workers from Catholic Charities placed her in a foster home, where she lived until her parents were able to join her in the United States about a year and a half later.

"I was touched very deeply by my social workers," says Bechily. "They reinforced in me the importance of social agencies."

After college, Bechily became a social worker for the very agency that had helped her as a child, Catholic Charities. There, she even ran into her former social workers.

Decades later, she has built a resume devoted to philanthropic pursuits, from supporting arts education at the Goodman Theatre to co-chairing a campaign to raise millions to build the new Prentice Women's Hospital at Northwestern Memorial Hospital in Chicago. She is also a member of the executive committee of the Chicago Community Trust.

Her career path took her to a job in the office of U.S. Sen. Alan Dixon, then to a Spanish language television station before she started her own public relations firm specializing in the growing Latino market.

Now semi-retired, Bechily says she is lucky to be able to devote time to the nonprofit boards she serves on. While raising money for the various causes she supports, Bechily says she's learned the importance of doing her homework and that "you can never spend someone else's money for them."

"One has to really know who it is you are approaching," she says.

She also says that people may hold onto the misperception that you have to have a lot of money to be involved in philanthropic efforts.

"It's not just about writing a check," she says. "Thought leadership is very important."

For the Northwestern fundraising campaign, the team that Bechily co-chaired surpassed the \$150 million goal set for them, raising \$207 million.

"When raising money for a hospital like Northwestern Memorial Hospital, it's a very different experience, as potential donors have a very close and oftentimes emotional connection to a hospital," she says.

Those who work with Bechily in various philanthropic projects describe her as a conscientious board member who doesn't take her work lightly. "To understand Maria, you have to understand that she approaches everything with passion and vision," says Stephen Falk, president of the Northwestern Memorial Foundation. "She's very empathetic toward the community and will often challenge me and others by asking, 'Are you doing enough for the community?'" he says.

Her current pet project is *Nuestro Futuro*, an effort at the Chicago Community Trust to help build Latino philanthropic efforts. As a member of the executive committee of the foundation, Bechily says she sees "all kinds of heroes out there doing amazing things."

Crystal Yednak

started in 2001, community foundations were a fledgling sector of the nonprofit world in Illinois, says Nancy Fishman, executive director of the foundation.

"Philanthropy and civic leadership are concentrated in certain parts of the state and not others. We set out to stimulate philanthropy, to create a more robust landscape for it," Fishman says.

The Grand Victoria Foundation, which was established in 1996 by the Grand Victoria Casino, has provided operating support to community foundations throughout Illinois and recently pledged \$42 million more to help those organizations continue with their action plans over the next three years.

For nonprofits in rural parts of the state, there are only so many doors to knock on to ask for money — unlike Chicago where many large, well-established foundations exist, Bauer says.

"They keep their money in Chicago," she says. "There is great need in Chicago, but I think they just don't know how poor southern Illinois is. ... It's always been a struggle, and we've always gotten our funding from the people who live here."

Community foundations act as a bank for the charitable dollars of its residents, then funnel the money to local nonprofits. They can also serve as gatekeepers, vetting the efficiency of nonprofit organizations that may receive the money.

Last year, the Southern Illinois Community Foundation handed out about

\$401,000 in grants to local nonprofits.

Emil Spees, 73, of Carbondale, and his wife, Edith, made a gift to the Southern Illinois Community Foundation last year to establish endowment funds that benefit charities of their choice. "We felt assured the money would be well taken care of and well invested," he says.

Providence Family Services

"Sister Patty" walks briskly through the old brick convent where she has lived and worked for the past 32 years in Chicago's Humboldt Park neighborhood.

While working as a teacher and principal in the Maternity BVM Catholic Elementary School next door, Sister Patricia Fillenwarth noticed that many families in the neighborhood could benefit from counseling, especially in their native Spanish. But none could afford to pay for such a service. So in 1991, she enrolled in school herself, became a bilingual counselor and opened Providence Family Services, persuading the priest to give her space in the convent to use for her small program.

(Continued on page 23)

Photograph by Darrell Goematt



Sister Dorothy Gartland tutors children from Maternity BVM Catholic Elementary School in math during Providence Family Services' after-school "Homework Club."

Photographs by Darrell Goematt



Sister Patty Fillenwarth tutors a first-grader from Maternity BVM school in phonics after school at Providence Family Services in Chicago.





Stacy James of the Prairie Rivers Network teaches a class of McHenry County residents how to measure the cloudiness of creek water to detect pollution that may be caused by erosion from area construction sites.

Giving as a family affair

Rob Tracy is a “3g.” In Tracy family lingo, that means third generation.

At 27, he sits on the board of the Tracy Family Foundation with the “2gs,” or second generation board members. Created in 1997 with profits from a successful business founded by Robert and Dorothy Tracy, the nonprofit foundation now run by the Tracy offspring aims to improve the lives of people in the Mount Sterling area in west-central Illinois.

Rob Tracy, who is earning a master’s degree in business administration at the University of Denver, travels back to Illinois for annual board meetings and has conference calls with his uncles, aunts and cousins about once a month to discuss foundation business.

On the board, no one pulls rank, and the involvement of “3gs” is encouraged. “Everyone’s opinions are valued,” says Rob Tracy.

Robert and Dorothy Tracy had 12 children, raising their brood in Mount Sterling, where Robert Tracy started Dot Foods, a food redistribution company, in 1960. Today, the company is a major employer in the area, and those 12 children have 12 spouses, including Republican state Rep. Jil Tracy, and 47 kids.

In its first year, the Tracy Family Foundation gave \$38,000 to charities. Last year, it gave just under \$2 million in grants, says Jean Buckley, president of the board. This year the foundation will give away about \$1.6 million, she says.

The foundation focuses on causes that benefit children, families and youth and is currently intent on improving area schools. The foundation has funded a consultant to help local public and private schools concentrate on the best teaching practices. Five years ago, the foundation and the company donated funds to build a YMCA in Mount Sterling.

Photograph by Kimberly Bush, courtesy of Bluff View Photography



The Tracy family

Philip Krupps, executive vice president of Brown County State Bank in Mount Sterling, says the foundation also helped spur a movement in Brown County for a complete communitywide assessment.

“They were very proactive on addressing the issue, not just in a monetary sense, but really empowering people to see what lies ahead and how to handle it,” says Krupps, who is also president of the local United Way.

The Tracy family has an annual meeting at a hotel or a resort where members are updated on the business and the foundation. Pat Tracy, chairman of Dot foods and a foundation trustee, jokes that the family doesn’t torture anyone by making one person host the huge group of Tracys at his or her home. The board meetings are businesslike but filled with family banter.

“We’re kind of a process-oriented tribe. We follow processes like in the business,” says Pat Tracy. “We’ve always had a pretty informal air to our work together.”

Crystal Yednak

(Continued from 21)

Slowly, Sister Patty and her band of volunteers have taken over much of the building as they continue to add new services to help their neighbors. As she leads a tour through the facility, kids and volunteers from local colleges sit at tables throughout the convent, going over workbooks and flashcards for the after-school tutoring program run by the retired sister. When classes in English as a second language were needed, Sister Patty went to Wright College about partnering to provide the classes to parents. A former preschool room in the basement is now used as a babysitting room where kids play while their parents learn English. An old laundry room was painted lavender and is filled with donated computers for a computer class.

Sister Patty sees about 30 clients a week in a small, dimly lit corner office. A part-time counselor also has her own list of clients. Most pay about \$8 for a counseling session; some can't pay at all. "They're three months behind on rent, gas is about to be shut off. I'm not going to add to their stress. Somehow they keep going," she says.

This year the agency has a development person for the first time working to build its yearly \$120,000 budget.

"She writes and writes and writes, but nobody's got any money to give you," Sister Patty says.

The agency mostly gets by on donations, small grants and the \$3,500 from

an annual rummage sale in the church basement.

Sister Patty is worried about other needs she sees. "I get more requests now for food and clothing, and we don't do that because we don't have space or a social worker," she says. "There are fewer and fewer places to refer people to.

"I don't know what people do, to tell you the truth," she says. "I'm sorry we can't do that, too."

Prairie Rivers Network

If a company wants to increase the amount of pollution it dumps into Illinois waterways, it should expect the eye of the Prairie Rivers Network upon it.

"We're in a watchdog role — watching them, commenting, getting involved in negotiations to say, 'Can't you do better than this proposal we're seeing?'" says Glynnis Collins, executive director of the Champaign-based nonprofit.

Each week, Traci Barkley, a water resources scientist, combs through permits on file with the Illinois Environmental Protection Agency and other agencies to make sure industrial facilities and sewage treatment plants are minding the Clean Water Act. It's work that average citizens often don't have the time or expertise to do.

"There's always pressure from the polluting industries," Barkley says. "We have to maintain pressure on the other side, as well."

Among its recent accomplishments, the network joined a coalition to get power plants in Illinois to reduce mercury emissions. The network also recently scored a victory in making sure clean waters are kept clean by not allowing polluters to dump higher levels of toxins into the water because the waterway started at a cleaner level.

Marcia Willhite, chief of the bureau of water for the Illinois EPA, says the agency has a good working relationship with the network and its staff of scientists. The two parties don't always agree. "But generally, I think they do a good job of filling that environmental advocacy role," Willhite says.

Belleville Philharmonic Orchestra

In 1866, a group of German immigrants returning from the Civil War had a meeting in Belleville to discuss bringing their love of music to life in the United States. They rehearsed for a month and had their first concert on January 26, 1867.

"It's been going ever since," says Robert Charles Howard, conductor of the Belleville Philharmonic Orchestra. He has a pile of programs stretching back to those early days that proves as much.

"Belleville has always been a music town," says Erna Meyer, 83, who has played violin in the orchestra for 53 years. "It is the second-oldest continuously playing orchestra in the whole United States. It's quite an honor to be part of that."

The nonprofit runs on a budget of about \$80,000, cobbled together from program ads, concert sponsorships, gifts from the community, ticket sales and a grant from the Illinois Arts Council. The musicians are mostly volunteers with other professions who come together every Thursday night to practice in the red brick building the orchestra has owned for more than a century. There are lawyers, professors, ministers, high school students and senior citizens.

"On Thursday night, people come from wherever they are, and they're all doing it for fulfillment and enrichment," Howard says. "We need the life of all these different community connections coming out in the music. ... We're part of what Belleville's always been."

Definitions

Nonprofit organizations that operate to advance religious, charitable, scientific, literary or educational purposes are eligible for tax exempt status under section 501(c)(3) of the Internal Revenue Code.

The organizations cannot be run to benefit private interests or one particular individual. All 501(c)(3) organizations are banned from participating or intervening in a political campaign on behalf of any candidate for elective public office, according to the code.

The IRS classifies charitable organizations as either a public charity or a private foundation.

Public charities include churches, hospitals, medical research organizations, schools, colleges and universities. The organizations have an active fundraising program and receive money from multiple sources that may include the general public, the government, corporations and private foundations. They may receive income from activities that further the organization's charitable goals.

A private foundation has just one major source of funding, usually from one family or one corporation. The primary focus of most private foundations is to hand out grants to other charitable organizations.

SOURCE: Internal Revenue Service

Community Support Services

The seven concrete stairs to Patricia Tejada's home in suburban Chicago are steep, especially when the petite woman is alone and has to carry her 9-year-old daughter Ana and Ana's wheelchair up the steps while also transporting her 5-month-old baby and 5-year-old son.

On many days, she does it, but Community Support Services Inc. in the Chicago suburb of Brookfield provides a break for her.

Her case manager, Samantha Cortez, is comfortable enough in the Tejada home to pick up the baby and make him laugh, while also helping the 30-year-old Spanish-speaking mother to schedule doctor appointments, school meetings and respite care workers to come into the home to care for Ana. Ana suffers from cerebral palsy and a seizure disorder and cannot walk or talk, save for a few words.

Community Support Services, which operates on a budget of about \$6 million, serves 650 children, adults and seniors. After the start of the fiscal year, the state cut the agency's grant for respite care and family support by \$88,000 or 12 percent, says president Gaye Preston. That meant every family, including Ana's, had their respite care slashed by about 20 percent.

Other funding sources could not help the organization make up the difference. The agency's annual golf outing brought in just about half of the \$100,000 it usually counts on, Preston says. The agency also downsized plans to partner with other non-profits to open a new building in suburban Cicero as part of an effort to reach the underserved population in the area.

"We didn't want to stop serving people, but we had to respond in some way," Preston says of the changes.

With the loss of hours, Tejada faces those stairs alone more days. She is grateful for the help but could always use more assistance. In Spanish, Tejada says, "It helps us a lot. Ana enjoys it, and we get to rest." □

Crystal Yednak is a Chicago-based free-lance writer.

Top 50 U.S. foundations awarding grants in Illinois, circa 2006

Foundation name	Foundation state	Foundation type ¹	Total dollars awarded	No. of grants
1. Joseph and Bessie Feinberg Foundation	IL	IN	\$50,680,445	26
2. Bill & Melinda Gates Foundation	WA	IN	44,237,964	14
3. John D. and Catherine T. MacArthur Foundation	IL	IN	31,459,425	71
4. The Chicago Community Trust	IL	CM	28,347,914	482
5. Polk Bros. Foundation Inc.	IL	IN	16,615,300	412
6. The Wallace Foundation	NY	IN	12,690,000	12
7. Caterpillar Foundation	IL	CS	11,640,402	105
8. Pritzker Foundation	IL	IN	11,045,687	45
9. The Joyce Foundation	IL	IN	10,197,597	64
10. The Grainger Foundation Inc.	IL	IN	10,156,000	11
11. The Robert Wood Johnson Foundation	NJ	IN	9,687,093	25
12. W. K. Kellogg Foundation	MI	IN	9,238,776	15
13. The JPMorgan Chase Foundation	NY	CS	8,153,544	134
14. The Andrew W. Mellon Foundation	NY	IN	7,735,000	20
15. Comer Science & Education Foundation	IL	IN	7,168,758	13
16. Beatrice P. Delany Charitable Trust	DE	IN	7,100,000	142
17. The Michael and Susan Dell Foundation	TX	IN	6,912,600	11
18. Lloyd A. Fry Foundation	IL	IN	6,513,449	216
19. Davee Foundation	IL	IN	6,421,000	32
20. The Kresge Foundation	MI	IN	6,287,500	8
21. The Irving Harris Foundation	IL	IN	6,218,834	75
22. Bunning Food Allergy Foundation	IL	IN	6,182,871	1
23. Illinois Children's Healthcare Foundation	IL	IN	5,965,465	47
24. Zell Family Foundation	IL	IN	5,839,000	35
25. The Annie E. Casey Foundation	MD	IN	5,592,398	37
26. State Farm Companies Foundation	IL	CS	5,474,986	22
27. Ford Motor Company Fund	MI	CS	5,362,500	26
28. Doris Duke Charitable Foundation	NY	IN	5,203,728	7
29. Arie and Ida Crown Memorial	IL	IN	4,865,640	158
30. Dr. Ralph and Marian Falk Medical Research Trust	IL	IN	4,388,263	12
31. Sara Lee Foundation	IL	CS	4,156,902	93
32. Michael Reese Health Trust	IL	IN	4,062,578	101
33. Gordon and Betty Moore Foundation	CA	IN	3,981,977	3
34. Abbott Laboratories Fund	IL	CS	3,976,900	76
35. Helen Brach Foundation	IL	IN	3,940,900	173
36. Dillon Foundation	IL	IN	3,841,555	28
37. The Coleman Foundation Inc.	IL	IN	3,732,877	53
38. Illinois Tool Works Foundation	IL	CS	3,664,923	55
39. Harris Family Foundation	IL	IN	3,662,500	33
40. The Retirement Research Foundation	IL	IN	3,648,961	65
41. Avon Foundation	NY	CS	3,632,531	9
42. Walton Family Foundation Inc.	AR	IN	3,624,500	12
43. Lilly Endowment Inc.	IN	IN	3,462,396	14
44. The Ford Foundation	NY	IN	3,384,400	20
45. Alphawood Foundation	IL	IN	3,252,886	132
46. Burroughs Wellcome Fund	NC	IN	3,248,000	7
47. The Richard H. Driehaus Foundation	IL	IN	3,101,714	113
48. The Sherman Fairchild Foundation Inc.	MD	IN	3,100,000	2
49. The Thomas and Stacey Siebel Foundation	CA	IN	2,875,000	2
50. Arnold and Mabel Beckman Foundation	CA	IN	2,799,384	6
Total			\$428,533,023	3,275

¹IN = Independent foundation; CM = Community foundation; CS = Corporate foundation.

SOURCE: The Foundation Center, 2008. Due to rounding, figures may not add up. Based on grants of \$10,000 or more awarded by a national sample of 1,263 larger U.S. foundations (including 800 of the 1,000 largest ranked by total giving). For community foundations, only discretionary grants are included. Grants to individuals are not included in the file.

Data mining

Illinois will start tracking students from preschool through college and career. The trick is whether anyone will know what to do with the new data

by Bethany Jaeger

Illinois is about to embark on a new system that will make self-described “data wonks” bug-eyed. They’ll be able to delve into arcane details of test results and graduation rates, among other statistics collected from the state’s 877 school districts each year. What’s different about this new system is that it will track the same group of students from the time they learn their alphabet to the time they embark on college or careers.

State Superintendent Christopher Koch, a passionate data miner, sees more than numbers. He sees trends and gaps and teaching methods that beg new policy questions: how to help high-school students with learning disabilities gain access to pertinent information, for instance.

“That was a much more precise question that helped drive instruction within a building,” he says, recalling his days as a special education teacher.

Now the state’s top school administrator, Koch is leading the effort to develop a so-called longitudinal data system. The continuous stream of information could reveal whether teachers and

coursework adequately prepare students for life after high school.

The way that states use data is evolving nationwide, Koch says. Chief state school officials are integrating data into everything from drafting budgets to shaping policies.

In Illinois, educators have collected and analyzed loads of data since the federal No Child Left Behind Act took effect in 2001. But this new longitudinal data will allow a

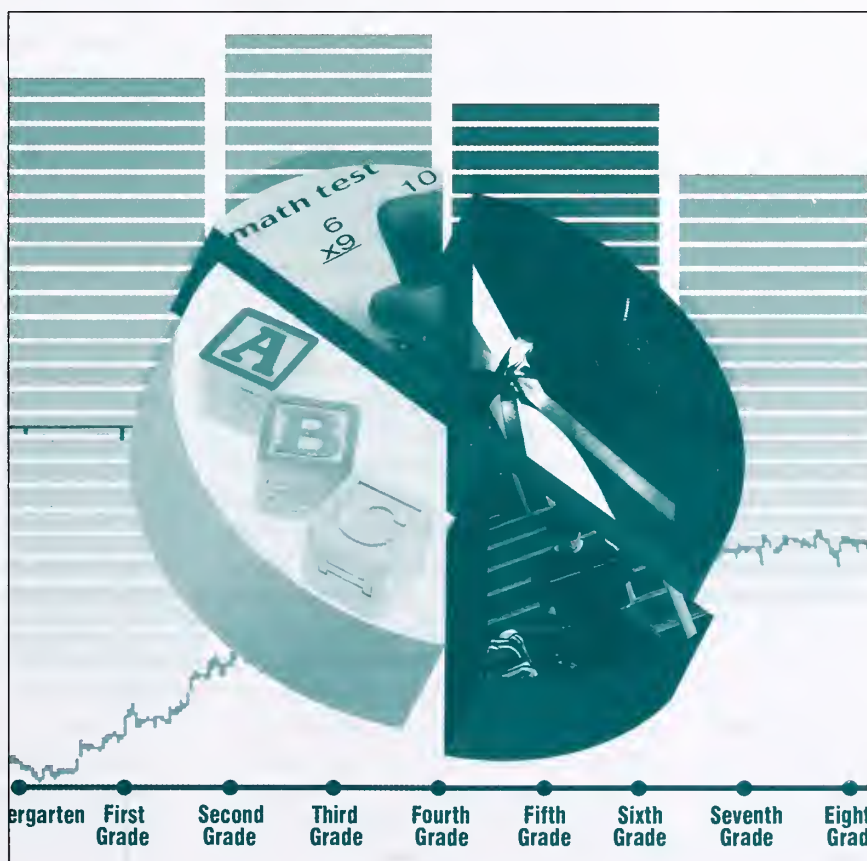
more in-depth, comprehensive view of students’ progress.

Ultimately, longitudinal data could show policymakers where to invest time and energy to improve student achievement. In addition, the state’s use of the data could attract federal attention — and funding — as U.S. Secretary of Education Arne Duncan emphasizes the need for data-driven reform as part of the federal stimulus package and as a new approach,

in general.

But before any of that can happen, the state has to convince teachers that they can’t be penalized by the data results and that it’s worth their time in an already crammed school year.

The value of the system is spelled out in the state legislation that helped create it. **Senate Bill 1828** instructs the State Board of Education to link student test scores, length of enrollment and graduation records over time. The system also would connect students to career planning and resources, potentially facilitating the application process for financial aid and records for transfer students.



As it has since No Child Left Behind, the state board will use a unique but anonymous code to identify each student and teacher. A Web site is supposed to allow the public to see clusters of information, although education officials will have various levels of clearance to see more detailed data than the general public.

Parents, for instance, could see how a classroom performed but would be unable to look up an individual student, says Jonathan Furr, senior counsel in the Chicago office of the Holland & Knight consulting firm, which is contracting with the state to develop the system. Furr also served as general counsel for the State Board of Education from 2004 to 2006.

"It is not intended, nor can it be used pursuant to federal laws, as a, 'I'd like to see how Jane Smith eventually performed in college and what her workforce role is,'" Furr says.

On the other hand, parents might be able to look at 18 students in a history course to see how they performed in college. "You have to have more than just a handful of students to make any kind of valid determinations of what an effective program is," he says.

Teachers could use the data to assess student performance on standardized tests, or they could coordinate with teachers in other grade levels to set curricula. Principals could apply it to see whether teachers effectively convey lessons, or they could find out which students weren't tested and why. Parents could employ it to gauge whether they're happy with a school's performance or whether they want to send their children elsewhere.

Business and civic organizations, furthermore, could use it to monitor the future workforce and citizenry, as well as to keep a watchful eye on how and where the state spends taxpayer dollars.

But it's not a panacea, says Republican Rep. Roger Eddy, who also is a school superintendent in Hutsonville. Compiling the data is just one step.

"I think it's a good step, but data alone does not improve schools. You have to be able to implement programs that will successfully act on the deficiencies that the data finds."

Teachers' unions started out opposing the legislation to create the system.

The cost of the system, so far, is covered by a \$9 million federal grant. The State Board of Education estimates the first-year cost of developing the program at about \$1.1 million, followed by \$2.5 million each of the next three years.

The Illinois Federation of Teachers' first response was that the depth of the new data, the potential uses of the information and the easy access to the system sparked concern, says Amy Alsop, the union's professional development director who is based in Fairview Heights near St. Louis.

She says: "[Because] this is new and the data is so powerful — and has so much potential to do both good and harm, depending on how it's used — the use of the new data to evaluate teachers should require an agreement between school districts and local unions."

If school officials wanted to use the new data as a way to evaluate teachers and determine their pay or their benefits — under a system called merit pay — then the legislation would require them to negotiate with the local union's bargaining unit until they both agreed.

The cost of the system, so far, is covered by a \$9 million federal grant. The State Board of Education estimates the first-year cost of developing the program at about \$1.1 million, followed by about \$2.5 million each of the next three years. Once the grant runs out, the legislature would have to approve funding to maintain the system.

But Illinois is well-positioned to receive more federal assistance as part of the federal stimulus package. Duncan, former Chicago Public Schools chief, says states need to achieve four elements to earn stimulus funds. A longitudinal data system is one of them.

Illinois is ahead of the game, says Connie Wise, assistant state superintendent of standards and assessment. She says she has been working for a number of years to build a so-called data warehouse to help assess the state's progress in meeting No Child Left Behind standards. Then, in the fall of 2008, even before a national banking crisis created the need for a stimulus program, the State Board of Education applied for a grant to develop a longitudinal data system and received it in March.

Illinois was one of 27 states to get the grant this fiscal year as part of a nationwide effort to use data to guide policy changes.

It's part of an initiative spearheaded by the Minnesota-based Data Quality Campaign. Executive Director Aimee Guidera says Illinois will be well-positioned to receive more funding through competitive stimulus grants called Race to the Top funds. Duncan will be able to dole out competitive grants to reward states that are furthest ahead in building their data systems, Guidera says.

"Because they are also the ones that are poised to take advantage of saying, 'Now that we've built these systems, how do we really get the information out of these systems to use it, to inform decision-making, to inform good policy-making, to inform teaching and learning?'"

To shift focus from merely collecting data to actually applying it, Guidera says states will have to ensure all the information is linked and able to be shared throughout state and local systems. And teachers need time and training to understand how to access and decipher the information.

For instance, if test scores in math reveal that the curriculum isn't effectively teaching students, then the question for local officials is whether that teacher has the ability and the time to change the curriculum halfway through the year.

The state legislation guiding the implementation of the program also requires the State Board of Education to provide technical support to local districts. But districts might still have to hire someone to help with the technical aspects of matching their data to the state's classification system for courses.

March of the data wonks

Illinois has used a number of tools to accomplish federal education goals. All of them are rooted in data.

Data Quality Campaign — Illinois already meets seven of 10 criteria of the Data Quality Campaign, a nationwide initiative to educate about the importance of data systems and the steps needed to effectively use data to better prepare students for life after school. Only six states — Alabama, Arkansas, Delaware, Florida, Louisiana and Utah — meet all 10 criteria, according to the Campaign in early May.

Three items that Illinois currently does not have in place include a system to link teachers to their students, information about courses that students complete and grades they receive, and a system to connect data from preschool to higher education.

A longitudinal data system would help Illinois accomplish all 10 criteria.

American Diploma Project — Illinois

is one of 35 states participating in the national American Diploma Project, which started in 2001. Designed as a shorter-term project, it sets academic benchmarks for what students need to know in each grade level to earn a high-school diploma that is internationally recognized as preparing them for college or career. It aligns curriculum and expectations.

Common Core State Standards Initiative — As the amount Illinois spends on student assessments has increased from about \$20 million to \$55 million in the past five years, Illinois public schools chief Christopher Koch is joining efforts with numerous chief school officials from other states to set standards about what students should know in each grade level, regardless of the state in which they live.

P-20 Council — The longer-term approach is supposed to be spearheaded by the P-20 Council, a state advisory

body created in 2007 under then-Gov. Rod Blagojevich. But none of the 21 positions had been filled by early May.

The P-20 Council is designed to coordinate stakeholders in education to link all levels of education to improve student achievement. The council could use the longitudinal data system to make connections between preschool and higher education.

Judy Erwin, executive director of the Illinois State Board of Higher Education, serves as the point person for the P-20 Council. She says the American Diploma Project, the P-20 Council and the new longitudinal data system demonstrate that officials no longer look at education in separate silos.

“And we no longer can point fingers and say, ‘Well, it’s not my fault that high school didn’t educate that person,’” she says. “It really is a sense of collective responsibility, which I think is a really good thing.”

Bethany Jaeger

On the other hand, Koch says he anticipates that the new “data warehouse” will reduce the amount of data collected from local districts. “Right now, they may be entering the same data for four or five different databases,” he says. “This would allow us to just collect it once, and that will save them time and make the entire data process more efficient.”

Business executives of the Illinois Business Roundtable and the Civic Committee of the Commercial Club of Chicago support the development of the new system.

“I don’t think there’s any single thing that could be done, a more important thing that could be done, on a system-wide basis than this one reform,” says Jeff Mays, president of the Illinois Business Roundtable, a nonpartisan group that advocates for education, civil justice and economic issues. “With this system, once it’s fully operational, you’re going to be able to see the kind of rigor of the classes that these kids were offered and the success of the kids when they graduate high school, when they go into the university or the work setting.”

Mays also sits on the school board for Quincy Public School District 172. He

says the first thing he’ll look for in the new data is how kids handle the transition from elementary to middle school. Citing a report by the Business Roundtable, Mays says about three-fourths of eighth-graders in Quincy met state standards in math, reading and science. But the graduating class of 2009 performed much poorer on standardized tests, including the ACT college entrance exam.

The problem is not the students’ abilities, he says, it’s the standards. The relatively easy standards on the elementary school tests inflate results that set up large numbers of students to fail once they get to high school, the report says.

The discrepancy, Mays says, underscores the need for uniform, accurate measures of student progress over time.

While the state spends one-third of its general funds, or more than \$10 billion, on public education, according to the state comptroller, Mays says local decision-makers have had to rely on anecdotal evidence to suggest policies.

Longitudinal data, he says, is a “game-changer.”

“The real question is, how have we made these decisions in the absence of this data?”

R. Eden Martin, president of the Civic Committee of the Commercial Club of Chicago, says his organization’s interest is more than just economic or business-related. “The interest in having adults who can function in a technology society, who can hold jobs, who can support their families and who can function as citizens is a much broader way to look at this than just having somebody go and work on a technology line in a factory someplace.” Having clear data on school performance will help underscore the need for fundamental reforms, which, Martin adds, are not limited to funding reform.

“I think you need to do a lot more to improve the way money is spent and the way the schools are managed,” he says. “Just to throw money at them isn’t going to change much, if anything.”

Guidera of the Data Quality Campaign says because information will be presented in new and different ways, “parents, teachers, administrators, the public in general, will start having access to information they’ve never had before, and that’s a game-changing situation because all of a sudden, people are going to start demanding more information and asking more questions.” □

The man with the plan

Daniel Burnham was as much a promoter as he was a planner

by James Krohe Jr.

Valedictorians in Chicago area high schools may have to deliver their addresses this spring standing atop milk crates, because every lectern in six counties may have been trucked into the city for events celebrating the centenary of the 1909 *Plan of Chicago* and its principal author and promoter, Daniel Hudson Burnham.

Some 250 Chicago-area civic groups have organized tours, seminars, conferences, lectures and lunch-hour discussions over tuna fish. The Art Institute, Newberry Library and Chicago History Museum have cobbled together Burnham-related exhibits; tour bus operators hope to attract big crowds to a Burnham centennial tour titled *Make Big Plans*. Books and a new documentary film have been commissioned, even an original orchestra work — by composer Michael Torke, to be debuted at the Grant Park Music Festival on June 19. There is talk about erecting a monument to Burnham — this in a city that has already a lakefront park, a Loop hotel and three public schools named after him.

Every town big enough to need a traffic light has a master plan to manage development in the public interest. Most of them are ignored. In Chicago, however, the *Plan* is a holy book, and Burnham — the citizen-planner, architect-businessman, promoter-prophet who invented modern city planning, saved the lakefront for the city's regular guys and transformed an ugly boom town into a "world-class city" — is Chicago's patron saint. It's all a bit too much, even for a city that seldom knows when enough is enough.

Burnham is an unlikely civic hero. He was a patrician who is considered the protector of the city's regular guys. He was a visionary who was able to see farthest ahead by looking backward. He is the model planner, yet much of what he proposed was not built, or half-built or should never have been built at all. And Chicagoans recall him so fondly less because of the new Chicago he imagined than the old Chicago he represents.



Daniel Hudson Burnham

One will hear a great deal about big plans in 2009 but not nearly enough about failed plans. Looked at in terms of Chicago's needs, not to mention the *Plan's* ambition, relatively little was built, and much of that was left unfinished.

What had been hopefully titled the *Plan of Chicago* ended up being merely a Plan of the Lakefront. The part of the city that most people treasure most is Burnham's

inspiration. Grant Park, North Michigan Avenue and the bridge that leads to it, Wacker Drive, Northerly Island (home to the Shedd and the Adler) and what became Navy Pier — all were prescribed in some form by the 1909 *Plan*.

Burnham enjoys a reputation as the people's champion for his commitment to making the lakefront and its parks, pleasure grounds and museums open to the public. This confuses our social vocabulary with his. Fear of the unwashed was general among Chicago's elites in 1909. The word used in the *Plan* perhaps more than any other, apart from "beauty," is "order." While Burnham understood this in mainly aesthetic terms, there is no doubt that it had a social dimension, too. His plan called for a public lakeshore, yes, meaning one owned by park authorities, "in order that the whole may be effectually policed."

By making the Chicago lakefront safe from Chicagoans, Burnham made it safe for tourists. Tourists of all sorts flock to it — day trippers from downstate, conventioners, travelers from all continents who come expecting Capone and are dazzled to find a Paris by the pond, even Chicagoans, who treasure the downtown lakefront precisely because it is so unlike Chicago.

The lakefront chapter of the 1909 *Plan* was explicitly a tourist promotion scheme. (Burnham has been to Chicago hoteliers what Bernini was to the popes.) Enthusiasms about his proposed new lakefront parkway, Burnham wrote, "The community which can keep its earnings at home prospers. ... When this parkway shall be created, our

people will stay here, and others will come to dwell among us — the people who now spend time and large amounts of money in Paris, in Vienna, and on the Riviera.” Recast that to read, “the people who now spend time and large amounts of money in Hinsdale, Schaumburg, and on the North Shore” and you have summed up the past two decades of development trends in the greater Loop. Leisure spending has become crucial to de-industrialized economies like Chicago’s where, National-Louis University professor Costas Spirou has noted, “tourism-focused economic restructuring ... fuel(s) emerging urban-planning strategies.”

Burnham's luck — we can't call it genius — was to anticipate that modern Chicagoans would come to relate to their own hometown as tourists. They reside in increasing class-defined enclaves and visit "Chicago" — that is, the civic commons in the form of the downtown and lakefront that all people in the region share — as do tourists from similar places on the other side of the city line, or the other side of the state, or the world. Chicago has been among the first to exploit its potential as a tourist destination for its own people in this way, and no wonder — it started in 1909.

About most other aspects of the new industrial city, Burnham was less than prescient. The *Plan's* transportation proposals included proto-expressways, and so are usually praised as modern. Yet he failed to appreciate how fundamentally certain new technologies such as the private motorcar would alter the ways cities functioned. His grand plan to rationalize the centralized railroad city was published just at the historical moment when it was being replaced by the decentralized, center-less automobile-based city.

The famous Chicagoland architect/promoter who understood that future and planned for it was not Burnham. Rather than repair the country's Chicago, Frank Lloyd Wright believed they ought to be abandoned. That conviction informed his Broadacre City concept, which would have transformed the city and region into a superior suburb rather than an inferior Paris. (See "Return to Broadacre City," *Illinois Issues*, April 2000, page 27.)



Plan of Chicago. *General diagram of exterior highways encircling or radiating from the city*

If the *Plan's* transportation proposals anticipated, even if imperfectly, the 20th century, the rest of it “reverted to the cultural values of the nineteenth century” in the opinion of Helen Lefkowitz Horowitz. “One is struck by the contrast between the modern quality of the Burnham *Plan's* comprehensive design and treatment of technical problems such as transportation on the one hand,” Horowitz concluded in *Culture and the City*, her 1976 book about cultural philanthropy in Chicago, “and the archaic character of its understanding of culture on the other.”

Burnham has for years been beaten up by critics — including this one — for his putative indifference to the City Healthful or City Just in favor of the City Beautiful. As it turns out, that is not fair to Burnham. Scholar Kristen Shaffer has gone some way toward restoring the reputation of Burnham, if not of the Burnham plan. It turns out that Burnham's early drafts include admonitions to provide day-care centers and improved housing for the poor.

Still, he was no Jane Addams. (Neither was Jane Addams, but that is another story.) He and most of his Commercial Club colleagues were progressives in the parlance of the day. That meant they were essentially conservative men who believed that it was wiser to make the city a little better on their terms than to risk it being

made a lot better on someone else's. Burnham proposed, for example, new parks for the inland neighborhoods that would introduce poor workers to air and sunshine and wholesome recreations, in the hope of rendering them a less toxic presence, politically and socially.

What is interesting is not that Burnham held such retrograde views — he was a man of his class and time — but that so many of us seem to hold them, too. Burnham and his fellow progressive businessmen believed that visual and aesthetic harmony was “the physical prerequisite for the emergence of a harmonious social order.” That dream — and it is a dream — lingers in the sociology that informs the city’s massive Hope VI project that transforms public housing tenants by transforming public housing. At the core is the hope that relocating the poor to nicer middle-class neighborhoods, will inspire them to learn the lessons of their betters and become productive citizens. Turns out a century isn’t such a long time after all.

Anniversaries are usually occasions for reconsidering the past. To look back from 2009 to Burnham's Chicago, however, is to confront the present city. Since Chicago finds itself a century later facing the same dilemmas as Burnham did, it is no surprise

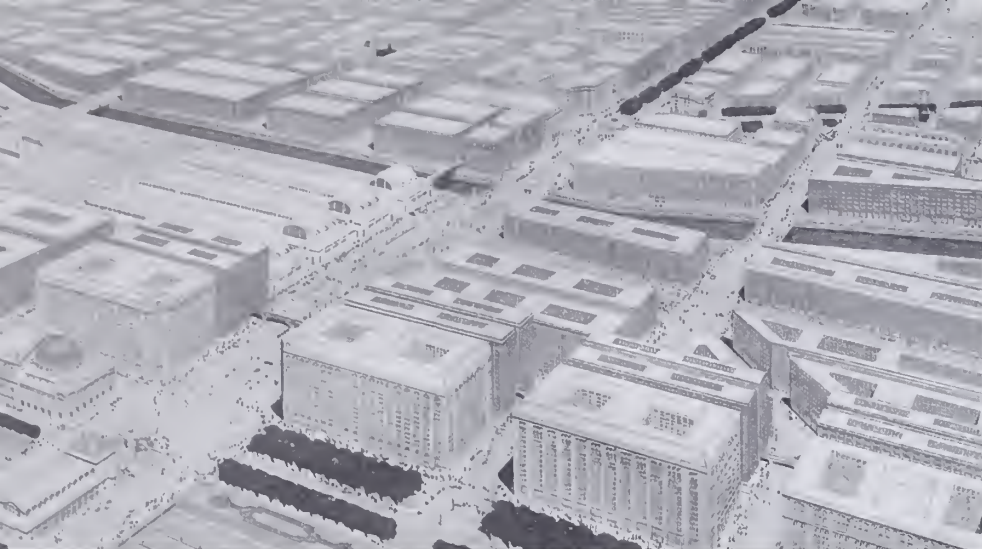


Image courtesy of the Newberry Library.

Plan of Chicago. Proposed Twelfth Street Boulevard at its intersection with Michigan Avenue and Ashland Avenue

that many of its civic and commercial elites would propose the same solution. “With nothing tying it together, the region is breaking down into disconnected parts,” moaned *Crain’s Chicago Business* editorially in February. “Never have we needed a comprehensive plan like Mr. Burnham’s more.”

The fact is, Chicago has at least three 21st-century growth plans like Burnham’s, at least in ambition. City Hall’s central area plans published in 1958, 1973, 1983 and 2003, like the just-released amended update to the last one known as Chicago’s *Central Area Action Plan*, were all regarded as updates of the Burnham plan, since they are infused by the same ethos and offer up some of the same ideas. Chicago Metropolis 2020 is a regional economic development plan supported by the same Commercial Club that backed the *Plan of Chicago*. It seeks to improve public systems needed to make both transportation and workers more efficient by reducing poverty and sprawl. The Chicago 2016 Olympics backers promise that the new construction needed for the Games will — finally — complete Burnham’s recreational lakefront.

Finally, there is *Go To 2040*, which has been described as “the first truly comprehensive regional plan for metropolitan Chicago.” Its author is Chicagoland’s federally sanctioned planning agency, the Chicago Metropolitan Agency for Planning, or CMAP, which this summer will be presenting the public with different scenarios of the region’s growth on

which the plan (to be released in 2010) will be based.

So Chicago has plenty of plans. Does it have another Burnham? Many think it does, in the person of Richard M. Daley. In his tenure, the younger Daley has done much to polish Burnham’s trophies (the Wacker Drive rehabilitation) and has undertaken other public improvements consistent with Burnham principles, if not his specific precepts, such as rerouting Lake Shore Drive to create today’s “museum campus” south of Grant Park. If at times he has acted more like a bully than a Burnham — remember his midnight vandalism of Meigs Field to redeem Burnham’s Northerly Island? — he remains in most other respects a perfect Burnhamite.

Like Burnham, Daley bases his notions of the ideal city on European models, Paris chief among them. Daley is remarkably well-traveled for a mayor from a family that regarded a streetcar ride outside of Bridgeport as a foreign adventure. (“It is said that whenever Richard and Maggie Daley visit European cities,” wrote Spirou in his 2006 article, *Urban Beautification: The Construction of a New Identity in Chicago*, “Chicagoans may have to brace for new planning initiatives.”)

One could argue that what Chicago needs is not another Burnham the planner but another Burnham the promoter. Astonishing as it seems today, the city built much of Burnham’s improvements out of its own pocket. “Between 1912 and 1931,” Carl Smith reminds us in his book

The Plan of Chicago, “Chicagoans approved some 86 *Plan*-related bond issues covering 17 different projects with a combined cost of \$234 million.” Architect Stanley Tigerman, who knows a promoter when he sees one, has called Burnham the Elmer Gantry of architecture and planning. The *Plan* was his bible, and he had an advantage over any real preacher in being able to offer sinners a glimpse of heaven in form of Jules Guerin’s beguiling watercolors of his celestial Chicago.

Like these plans, the 1909 *Plan* did not fail to rescue Chicago from itself because it was never wholly implemented. It failed because it tried to solve the wrong problems. It focused exclusively on rebuilding the public realm, when the problems in the Chicago of 1909 were rooted in the failures of the private realm. The chaotic land use, the filth in the air and on the streets, the slums — all owed to the social irresponsibility of private wealth, just as haphazard growth in city and hinterland owes to politically disposed private property decisions that have rendered the region less livable and less economically efficient — are precisely the ills that the 1909 *Plan* was intended to remedy. To the extent that the *Plan*’s proposals touched on private interests at all — one thinks of the quixotic attempt to rationalize the operations of the private rail companies — its sensible notions were ignored. A century later, the city is still trying to speed rail freight around the city center.

Today? One of the things that is crucial to the region’s economic future is a plan that addresses, as his did, the essential transportation needs of Chicago. The problem is that the city that reversed rivers and lifted itself out of the mud these days can’t even pay for its own buses. Money on the scale needed can be obtained only by pooling the region’s resources in a region that organized itself politically to resist it. How does a city build for itself when decisions ultimately reside with a people who barely acknowledge the existence of the public realm? Unless that question is at least addressed, the city will have little to look forward to except for some future anniversary that will recall the days when all Chicago needed to make itself great was a plan. □

James Krolie Jr. is a frequent commentator on public policy issues for Illinois Issues.

IOU

Recent college graduates struggle to repay student loans during the national recession

by Hilary Russell

On the eve of her commencement ceremony, Emily Rose, a 24-year-old English major at Aquinas College in Grand Rapids, Mich., wasn't thinking about the amount of money she had borrowed to attend the small private school. But six months later, she found herself living in Chicago, married and unable to find work.

Almost a year after her graduation, Rose, armed with a bachelor's degree, found two part-time jobs. But she didn't

make enough money to pay her bills, much less her student loans that had become due.

She decided to file for bankruptcy. That, she says, is not how she imagined her future in the days leading up to her commencement ceremony.

Similarly, Springfield resident Erin Devers, 24 years old and a May 2008 Lewis University graduate, assumed that her triple major would give her an advantage in finding a good-paying job.

Six months after she graduated from the private school in Romeoville, the only work she had found was a minimum-wage position at a local bookstore. And within days of receiving the first of several student loan bills, she was told the store would close. She was laid off a few weeks later.

Fewer parents are in a position to finance their children's higher education because of the economy, and the number of scholarships and grants has declined.



More students borrow to pay for college

Students attending college and using financial aid to pay for it should research all of their options as early as possible to avoid being saddled with thousands of dollars in debt before they graduate.

About 80 percent of the 25,000 students enrolled at the University of Illinois at Chicago receive some type of aid, says Timothy Opgenorth, director of financial aid at the school. More than half of the University of Illinois at Springfield's

4,900 students borrowed money for tuition, says Gerard Joseph, the school's financial aid director.

Erin Devers, a May 2008 graduate who is having trouble repaying her loans, attended Lewis University in Romeoville. The school has five satellite branches throughout the state.

Janeen Decharinte, director of financial aid at the Romeoville campus, says that of the school's 5,500 undergraduate, graduate and professional students, 75 percent of them borrow money to pay the private institution's \$22,000 tuition. Decharinte says her office has seen a dramatic increase in students applying for aid in the past five to 10 years.

Some of it is rooted in the economy. But a larger part, she says, is because of increasing tuition costs and decreasing scholarships and grants.

"It has more to do with the federal government not increasing state aid to

meet the costs. When the Pell Grant stays flat for three to five years but tuition increases, it's very difficult for students to come up with the additional money unless they borrow. And at private institutions, loans, unfortunately, are a necessity more often than not."

The \$787 billion economic stimulus bill that President Barack Obama signed in February includes a series of provisions for education.

The Pell Grant is the government's main college aid program for low-income students. The stimulus package increases the Pell Grant award by \$500 for the current school year.

According to the Illinois Student Assistance Commission, 250,000 students who apply for the free aid are now eligible to receive a Pell Grant because of the stimulus package. The federal Pell Grant is the companion version of the state's Monetary Award Program.

Hilary Russell

As a result, students more often borrow money from several different lenders to meet increased tuition demands.

And when they graduate during this economic slump, they are increasingly facing unemployment and an inability to repay their debt.

Because banks are losing money, financial institutions are being more selective about whom they make loans to. And an individual's poor credit score can hurt the chance of being approved for a loan later.

Most graduates have relied on one or all three of the most common types of loans available to students: subsidized federal

loans, unsubsidized federal loans and loans from private lending institutions.

A subsidized federal loan is based on need and is typically made to low-income applicants. The government pays the interest until the student leaves school or graduates. An unsubsidized loan begins to accrue interest from the moment the student borrows the money. That interest is added to the principal of the loan.

Private loans are designed to fill the gap that may be left if tuition costs exceed the amount of a student's government loans. While most federal loans have fixed interest rates, private loans can have higher charges, similar to credit cards, that vary.

The Illinois Student Assistance Commission, an independent state agency, collected about 50,000 more Free Applications for Federal Student Aid in fiscal year 2008 than it did two years earlier. The organization also received almost 600,000 Free Applications for Federal Student Aid for its Monetary Award Program last year. That program gives out need-based scholarships and grants, and it awards the largest amount of free money to prospective students in Illinois.

But of those 600,000 applications for MAP grants, only about 240,000, or 40 percent of students, were eligible to receive aid. Eligibility is based on financial need and the amount of money available. Last year, \$767 million was available, but it was only about \$7 million more than the prior year. Previously, the amount available had increased by about \$20 million a year.

The national student default rate in September of 2008 jumped to 6.9 percent from 5.2 percent a year earlier, according to a *Wall Street Journal* report, which was based on information obtained through a Freedom of Information Act request to the U.S. Department of Education.

"The data shows the number of defaults are going up for both federal and private loans," says Deanne Loonin, who is director of the National Consumer Law Center's Boston-based Student Loan Borrower Assistance Project.

Unemployment rates in Illinois' 12 metropolitan areas have increased since March 2008, but some areas, particularly in the northern part of the state, have been harder hit, according to a March report by the Illinois Department of Employment Security. Rockford had a 13.5 percent

unemployment rate, while Kankakee, Bradley, Chicago, Naperville and Joliet hovered just a few percentage points behind.

Devers says she used two scholarships and a federal and a private loan to pay her tuition. She owes about \$40,000 and has two credit cards carrying a \$5,000 to \$10,000 total balance.

She earned degrees in journalism, multimedia and public relations but has been unable to find work in her field since graduating a year ago. She says she called her lenders when she lost her job at the same time the loan payments came due, but she wasn't offered any options. Regardless of whether she could find employment, she was expected to begin repaying her loans.

"If I'm not working, they can't expect me to pay it back. I'm sure I'm not the only one who is going through this. ... If I can't find any real work, I would probably have to move back home with my parents in Chicago."

Devers' monthly loan payments total about \$400. When students borrow from more than one lender, according to the Illinois Student Assistance Commission, they have the option to combine their loans into one lump sum instead of writing several checks a month to different lenders. By consolidating the loans, a lender can sometimes negotiate a lower interest rate, which could reduce the amount of each monthly payment.

If Devers consolidated her loans with a low-interest lender, she could save money in the long run. But she says she tried to consolidate her loans through Citibank and was told that consolidations were on hold until the economic climate improved. Citibank did not return repeated phone calls seeking comment.

Now Devers is working out a payment plan with her alma mater's financial aid office.

She is using a forbearance — a special arrangement between a lender and borrower — to delay making payments on her federal loans until September. Meanwhile, the first payment on her private loan was due last month. She says she had saved enough for it, but in doing so, she had to figure out how to pay the next month's rent.

Some former students file for bankruptcy protection.

For instance, Rose, who is working two

What to do if college grads get in trouble:

If college graduates lose their source of income and are unable to make monthly payments for their student loans, the Illinois Student Assistance Commission recommends immediately contacting lenders. Ultimately, lenders do not want borrowers to default on their loans, so they're often willing to negotiate some type of payment plan outside of the loan's original terms.

The commission suggests the following tips for future students and graduates if they plan to take out a student loan:

1. Borrow only what you need.
It can be tempting to borrow a little extra, but remember that you're going to have to pay back that money eventually. And the less you take out, the less debt you will accrue.
2. Attend the financial aid office's entrance and exit interviews to learn about your rights and benefits. Know your loan amounts, interest rates, repayment terms and total debt burden.
3. Stay in touch with your lender or loan servicer. Keep them up to date about any financial changes that could affect your ability to repay your loans.
4. Know your repayment options, including deferment, forbearance, forgiveness and consolidation.

SOURCE: Illinois Student Assistance Commission



Erin Devers owes \$40,000 toward her education at Lewis University in Romeoville.

part-time jobs, owes three different financial aid lenders, federal and private, about \$35,000. She also owns nine credit cards totaling about \$13,000 in debt. She decided that filing for bankruptcy was her only option because with only two minimum-wage jobs, she had to flip a coin to determine which part of her debt needed to be paid first.

Because her mother had cosigned her student loans, Rose decided that it would be better to file for bankruptcy, erase her credit-card debt and accept the consequences of damaging her own credit rating rather than risk ruining her mother's.

Melanie Pennycuff, an attorney who specializes in bankruptcy with the Barry Kreisler law firm in Chicago, says filing bankruptcy is not only common these days, sometimes it can be beneficial in the long run.

Individuals typically qualify for two different types of bankruptcy: Chapters 7 and 13. Chapter 7 eliminates most of a person's debt, including credit cards and medical bills. It also allows a petitioner to write off any belongings that have a street value of less than \$4,000. A petition for bankruptcy usually takes three to four months. Chapter 13 bankruptcy, which not everyone qualifies for, establishes a new payment plan with lenders.

Craig Watts, public relations director for the credit score agency FICO, says the bankruptcy will stay on Rose's credit report for about 10 years and will affect her credit score, but she potentially could recover a reasonably good score in as soon as three years.

Watts says companies such as FICO review negative ratings on credit reports based on different factors. "Recent past behavior is highly predictable about how somebody's going to behave in the near future, and that's what these scores are designed to predict," Watts says. "But what we've found using analytics and statistics is, in fact, that consumers don't remain horrible risks the rest of their lives. In most cases, they do learn."

A delay in making minimum monthly payments on her credit cards and skipping two of her loan payments also will affect Rose's credit score. Bankruptcy will eliminate her credit card debt and the delinquencies attached to them. But the skipped loan payments will remain on her credit report for seven years.

Graduates who run into similar difficulties have a number of options designed to ease some of the pain when repaying student loans.

The Illinois Student Assistance Commission serves as a resource for students

who want to go to college but need help paying for it, as well as for graduates who have trouble repaying their loans. Borrowers who haven't made any type of payment on a loan go into default after 271 days and are reported to various credit agencies. Then, the U.S. Department of Education takes over the loan and contacts collection agencies, including the Illinois Student Assistance Commission. Borrowers have a number of options, including negotiating lower interest rates to reduce payments or enrolling in a program that would allow them to gradually clear their credit ratings.

Such a program in Illinois has come to a halt because banks have pulled out from buying rehabilitated loans, partially because they don't want to risk covering troubled borrowers in the current credit market. That has left some students abandoned with poor credit ratings, even though they've been making timely and consecutive payments.

Last month the governor signed into law a bill that will help the Illinois Student Assistance Commission revive the program. The program will allow the commission the authority to issue bonds to generate cash, allowing it to buy the rehabilitated loans and put the former students back on the road to recovery. □

Illinois veteran heads to D.C. to help veterans



Tammy Duckworth

Tammy Duckworth, former director of the Illinois Department of Veterans' Affairs, received U.S. Senate confirmation as President Barack Obama's assistant secretary of public and intergovernmental affairs for the U.S. Department of Veterans Affairs. She was appointed to her state post by former Gov. Rod Blagojevich in 2006.

In her new federal position, Duckworth oversees programs for homeless veterans and directs the department's public affairs, internal communications and intergovernmental relations.

Duckworth continues to serve as a major in the Illinois National Guard. She also served as a captain and assistant operations officer during an Operation Iraqi Freedom deployment. During a combat mission in 2004, she lost both legs and partial use of one arm when a grenade struck the helicopter she was piloting.

As a result of her own injuries, Duckworth pushed for more aggressive programs to help soldiers returning from the wars in Afghanistan and Iraq. Noting that more soldiers were returning and surviving with serious injuries, she testified before Congress about the need for better services within the Department of Veterans Affairs.

She has received numerous decorations, including a Purple Heart and an Air Medal, for her service in Iraq. When Henry Hyde, who represented the 6th Congressional District in Illinois, decided to retire after 32 years, Duckworth made an unsuccessful bid for the seat in 2006 (see *Illinois Issues*, October 2006, page 32). She lost to her Republican opponent, now U.S. Rep. Peter Roskam, who had spent 16 years in the General Assembly.

Duckworth is fluent in Thai and Indonesian. She is also a published author.

Hilary Russell

Former Illinoisan pleads guilty to aiding in 9/11

A central Illinois resident admitted he worked for a terrorist organization as a sleeper agent in the United States. He will be sentenced at the end of this month.

Ali Saleh Kahlal al-Marri pleaded guilty in U.S. District Court in Peoria April 30 to one count of conspiracy to provide material support to al-Qaida terrorists. The U.S. Justice Department dropped a second count of providing material support to al-Qaida as part of a plea agreement. Al-Marri faces up to 15 years in prison, a \$250,000 fine and life-long supervision upon his release.

He admitted in the plea that he traveled to the United States the day before the September 11, 2001, terrorist attacks under the direction of 9/11 conspirator Khalid Sheikh Mohammed. Al-Marri, a dual citizen of Saudi Arabia and Qatar, lived in Peoria and was attending Bradley University on a student visa.

Al-Marri, who previously attended al-Qaida training camps, said that he traveled to this country with the intent of helping the terrorist organization carry out future attacks. He communicated with Mohammed through coded e-mail messages and was researching cyanide compounds that al-Qaida uses to make poisonous gas.

The FBI Joint Terrorism Task Force in Springfield led the investigation of al-Marri. He was arrested in central Illinois in December 2001 and later imprisoned without being charged in a Navy brig in South Carolina from June 2003 until his indictment last February. His sentencing is scheduled for July 30.

Jamey Dunn

Quinn reduces woman's sentence from life to time served

Gov. **Pat Quinn** granted freedom to a woman who killed her two children in an attempted murder/suicide more than 20 years ago.

Debra Gindorf was convicted of killing her children and sentenced to life without parole in 1986. When Gindorf was convicted, postpartum depression was not considered as a factor in the case. Mental health experts who evaluated her during her incarceration found that she likely was in a state of psychosis brought on by postpartum depression when she gave her children overdoses of sleeping medication.

Gindorf was one of 18 people to whom Quinn granted clemency in May. She was the only person on the list given a

commutation, meaning Quinn shortened her sentence to the time she has served.

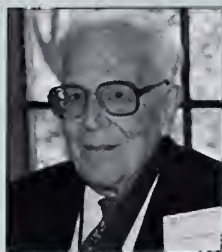
Clemency is a reduction of the severity of a punishment. It can include commutation of a sentence, clearing an individual of guilt, or a full pardon. The Prisoner Review Board accepts petitions for clemency and makes recommendations to the governor.

Quinn faced a backlog of nearly 2,500 petitions when he took office. His predecessor, former Gov. Rod Blagojevich, was criticized for not making decisions on clemency requests in a timely manner. He failed to act on Gindorf's petition, filed in 2003.

Jamey Dunn

OBIT

Leon Despres



The longtime Chicago alderman, liberal activist and opponent to former Chicago Mayor Richard J. Daley died May 6. He was 101.

Despres' crusades over the years included efforts to ban political patronage, police brutality and discrimination against women and African-Americans. He also worked to promote preservation of landmark buildings.

"I truly believe he was the person who went out on the playing field before other people got there and took the bar and raised it up so that whoever was trying to accomplish anything did better than they thought they could, and he did this by example," says Kenan Heise, who helped write Despres' memoir, *Challenging the Daley Machine: A Chicago Alderman's Memoir*.

Despres was elected to the city council in 1955, representing the south side Fifth District that included his Hyde Park neighborhood for 20 years. His vote was frequently the lone nay.

A graduate of the University of Chicago and its law school, he practiced law for 79 years, continuing to show up at his firm, Despres, Schwartz and Geoghegan.

"When he was on the city council, he was really a public interest lawyer for people who needed and weren't getting representation in the city at the time: the underprivileged, the poor, the racial minorities," says his law partner, Thomas Geoghegan.

In a statement, President Barack Obama, who hails from Chicago's Fifth District, said of Despres: "Through two decades on the Chicago City Council and a long lifetime of activism, Leon Despres was an indomitable champion for justice and reform. With an incisive mind, rapier wit and unstinting courage, he waged legendary battles against the corruption and discrimination that blighted our city, and he lived every one of his 101 years with purpose and meaning. I have been blessed by his wise counsel and inspired by his example."

Maureen Foertsch McKinney

Governor names new Corrections director

Gov. Pat Quinn named **Michael Randle** as director of the Illinois Department of Corrections. A Chicago native, he worked 19 years in the Ohio Department of Rehabilitation and Corrections. He replaces **Roger Walker**, appointed by former Gov. Rod Blagojevich in 2003.

Randle, who most recently served as assistant director of Ohio's department,

will oversee a roughly \$1.3 billion budget and a staff of about 11,000 in Illinois, pending Senate confirmation.

Walker, a U.S. Navy veteran, grew up in Decatur and worked three decades to become the first elected African-American sheriff and was serving his second term as Macon County sheriff when appointed by Blagojevich (see *Illinois Issues* magazine, October 2003).

Consultant analyzes whether to close Howe facility

Gov. Pat Quinn selected Anne Shannon to investigate whether to close a Tinley Park center for people with disabilities after a legislative panel recommended that it be shuttered. She is scheduled to report whether to close Howe Developmental Center in June.

Shannon, of Western Springs, is a former president and chief executive officer of a nonprofit organization for people with developmental disabilities.

She worked in educational institutions for more than 35 years and advocated for adults and children with special needs. Shannon has served as a member of the Illinois Department of Human Services Facility Advisory Committee and an Illinois State Board of Education parent advisory panel. She has also acted as a consultant for the LaGrange Area Department of Special Education.

Hilary Russell

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Some suggestions for reforming political campaign financing

Bravo Gov. [Pat] Quinn's efforts to revise campaign financing (see *Illinois Issues*, May, page 37).

At the end of each election cycle, reduce each campaign fund down to \$10,000 and remit any surplus to the state treasury for public education.

Prohibit "transfers-in" from other political campaigns. Provide all candidates with 30 minutes of free public media air time and one free mailing to all registered constituents.

Eliminate pensions for state legislators; many of them already have pensions from private employment. The legislature was not intended to be a profession. Alternatively, provide legislators with medical insurance coverage, reimburse necessary expenses and pay a reasonable salary.

Joe Vosicky
Elmhurst

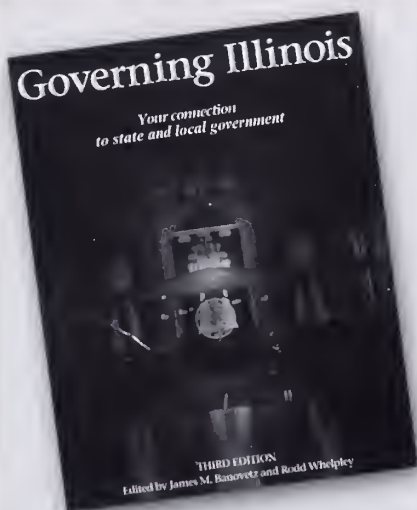
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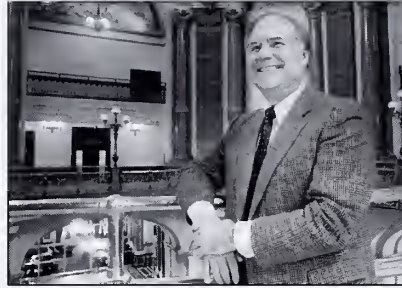


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Charles N. Wheeler III



'Slippery slope' arguments hold little weight in medical marijuana debate

by Charles N. Wheeler III

Imagine a substance that can relieve excruciating pain for those with terminal cancer. A substance that can ease nausea and restore appetite in AIDS patients. A substance that can reduce the muscle spasms and movement disorders associated with multiple sclerosis and epilepsy. Sounds like a miracle drug, right? A medical breakthrough?

In fact, the substance has been around for at least five millennia and was a staple of medical practitioners throughout most of this nation's history, until being outlawed some 70 years ago.

The substance, of course, is *Cannabis sativa*, more commonly known as marijuana, and Illinois lawmakers now are considering whether to allow doctors to prescribe its use under tightly controlled conditions for patients who meet certain requirements. (See *Illinois Issues*, May, page 31.)

The key measure, sponsored by Sen. William Haine, an Alton Democrat and former Madison County state's attorney, would set up a three-year pilot program under which the state Public Health Department would provide ID cards to people whose doctors have prescribed marijuana for certain enumerated "debilitating medical conditions" such as cancer and AIDS, or other afflictions causing intractable pain or severe, debilitating nausea that have not responded to other treatment.

Both sides can cite supporting research and studies. But what can't be argued is that for many stricken individuals, marijuana provides relief when nothing else works.

Under the proposal, registered patients or their primary caregivers would be allowed to possess up to two ounces of dried, usable cannabis and up to six plants, no more than three of them adult.

The measure includes harsh penalties for anyone distributing marijuana to any unauthorized party, including two additional years in prison besides the regular sentence for drug dealing.

With such obvious medical value and tight controls, one might assume the bill's passage would be a no-brainer. One would be wrong.

Hard-liners in the War on Drugs are fighting medical marijuana on a wide variety of fronts.

Medical marijuana is not needed, they say, because other prescription medicines, including one made from one of cannabis' psychoactive ingredients, are available. Marijuana is a dangerous drug whose therapeutic qualities have not been

documented through rigorous clinical studies, they argue.

Besides, they contend, allowing cannabis to be used for certain medical conditions will lead to widespread abuse. After all, they say, the federal government doesn't allow it. Moreover, marijuana is a "gateway" drug, one that predisposes its users to move on to hard-core narcotics like heroin and methamphetamine. So we don't want to send the wrong message to young people by legalizing medical marijuana.

Seem like pretty sound arguments, at face value. But a closer look suggests they should not be persuasive.

While other medications may be available to treat the conditions for which medical marijuana could be prescribed, the legislation would require that cannabis be a last resort, used only when nothing else works.

Scientific evidence is inconclusive on marijuana's efficacy as a medication. Both sides can cite supporting research and studies. But what can't be argued is that for many stricken individuals, marijuana provides relief when nothing else works. Testimonials abound from seriously ill folks for whom medical cannabis is a godsend, mitigating excruciating pain, allowing them to keep down food and other medication, and giving them a semblance of normal life.

Is marijuana dangerous? Not really.

Perhaps the biggest health risk associated with cannabis comes from smoking the plant. In fact, inhaling smoke from any burning material — be it marijuana, tobacco, or even the leaves raked up each fall — can cause respiratory problems. Still, no case of lung cancer or emphysema has ever been documented as a result of marijuana smoking, according to one leading researcher. And use of vaporizers or water pipes can remove many of the harmful substances from unfiltered smoke.

Nor does medical marijuana cause the same serious side effects found with some of the prescription drugs it would replace. No one has ever died of a marijuana overdose; researchers say a fatal overdose is impossible, given the quantity that would have to be ingested. In fact, marijuana is both less addictive and less harmful than both alcohol and tobacco, British researchers reported two years ago.

Might abuses occur? Probably, just as they do for other potentially more harmful drugs that physicians routinely pre-

scribe, like OxyContin or morphine. That's why the legislation includes tough penalties for anyone stepping outside its boundaries.

And while the federal ban on cannabis remains, officials in Washington, D.C., have said they will not interfere with the medical marijuana programs now operating in 13 states.

Perhaps the weakest argument of all is the contention that allowing doctors to prescribe marijuana for certain medical conditions will encourage teenage drug use.

Similar "slippery slope" concerns helped scuttle a few years back a sensible plan that would have allowed the University of Illinois to study the potential of industrial hemp as a new cash crop for Illinois farmers. Former Gov. George Ryan twice vetoed carefully crafted measures for the study, citing among other concerns the "mixed message" that the study might send to the state's youths.

Of greater concern, one might think, is the wrong message the anti-drug warriors

send to teens with their dire warnings about marijuana. Savvy young people hearing such overheated rhetoric and comparing it to their first-hand knowledge of pot's relatively benign effects in their circles might reasonably be expected to discount similar warnings from the Just Say No crowd about truly dangerous drugs, like cocaine, heroin or meth.

Ironically, while lawmakers fret about the legislation, Illinois voters appear to have few qualms. More than two-thirds supported medical marijuana use in a 2008 poll, and almost half said they'd be more likely to vote for a lawmaker who voted that way, while only 20 percent said they'd be less likely.

Reassured by such poll results, Illinois lawmakers should approve the medical marijuana measure. As a statewide group of religious leaders noted in supporting the bill, the issue is one of mercy and compassion. □

Charles N. Wheeler III is director of the Public Affairs Reporting program at the University of Illinois at Springfield.

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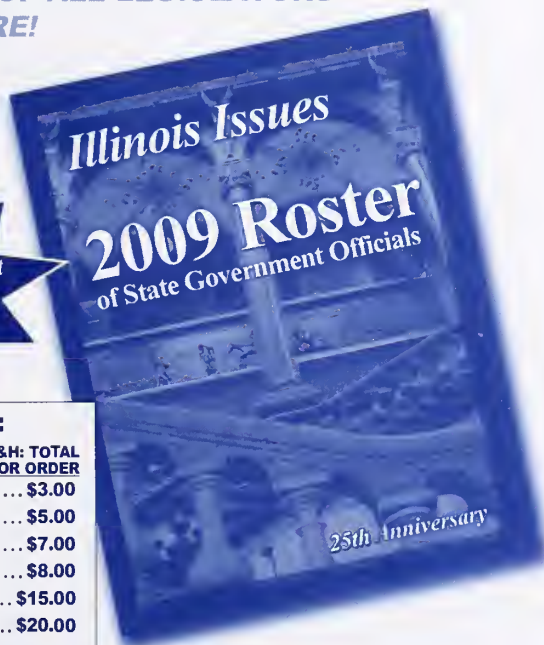
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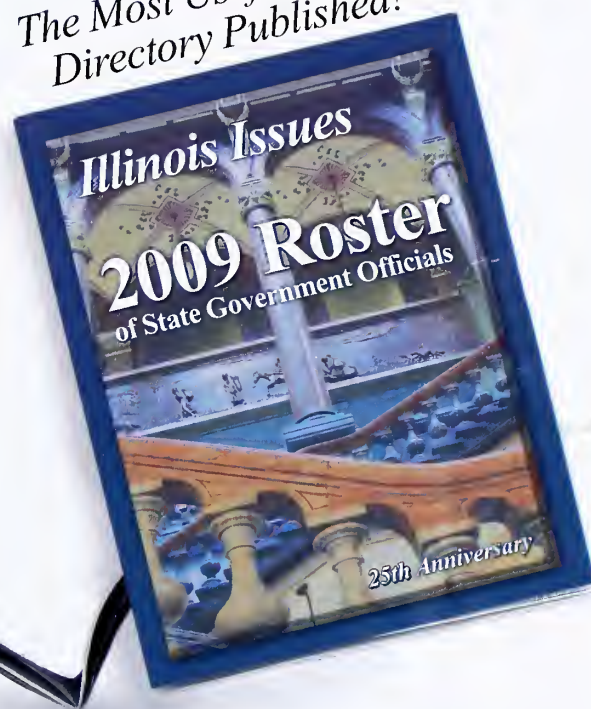
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